2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
401	Valley Bank & Trust Co., Salt Lake City, Utah	725,975,000	635,763,000	395	
402	Bank of Pennsylvania, Reading, Pa.	724,070,479	662,825,000	380	
403	Norstar Bank of Maine, Portland, Me.	723,747,000	584,655,998	423	+20
404	MBank Austin NA, Austin, Tex.	721,646,000	627,882,000	398	
405	MBank Fort Worth NA, Fort Worth, Tex.	719,445,000	648,813,000	388	
406	Bank of Canton of California, San Francisco, Calif.	718,005,000	531,569,000	467	+61
407	Citizens National Bank, Evansville, Ind.	713,953,000	658,886,000	383	
408	Mid-American Bank of Louisville & Trust Co., Ky.	705,288,994	646,784,000	390	
409	First Nat'l Bank of Central Jersey, Bridgewater Twp	704,691,608	588,060,216	420	+11
410	Corestates Bank of Delaware NA, Wilmington, Del.	700,399,000	N.A.	....	
411	First National Bank, Elkhart, Ind.	695,505,049	647,873,852	389	
412	MBank Preston, Dallas, Tex.	695,498,000	641,570,000	392	
413	Seattle Trust & Savings Bank, Seattle, Wash.	692,014,000	661,613,153	381	
414	First American Bank of Maryland, Silver Spring, Md.	690,502,000	536,031,000	461	+47
415	City Loan Bank, Lima, Ohio	687,279,000	....	....	
416	Amcore Bank NA, Rockford, Ill.	683,399,782	402,655,987	574	+ 158
417	Mellon Bank (Central) NA, Mapleton Depot, Pa.	671,033,000	48,167,595	....	
418	First National Bank, Anchorage, Alas.	669,654,000	633,238,000	396	
419	First-Citizens Bank & Trust Co., Columbia, S.C.	667,370,713	595,584,000	414	
420	Indian Head National Bank, Nashua, N.H.	666,874,000	539,001,000	455	+35
421	Boulevard Bank NA, Chicago, Ill.	664,138,000	542,483,000	450	+29
422	Merrill Trust Co., Bangor, Me.	663,402,091	585,280,912	422	
423	Atlantic Bank of New York, New York, N.Y.	661,864,000	560,776,000	442	+19
424	Capital Bank, Miami, Fla.	661,202,242	539,399,470	454	+30
425	Mid-State Bank & Trust Co., Altoona, Pa.	656,986,000	611,669,922	407	
426	Central Trust Co. of N.E. Ohio NA, Canton	656,252,959	569,201,085	435	+ 9
427	Victoria Bank & Trust Co., Victoria, Tex.	654,966,623	623,636,289	401	
428	First National Bank, Meadville, Pa.	654,941,000	609,390,000	408	
429	Northwest National Bank, Chicago, Ill.	651,664,000	637,396,000	393	
430	Planters Nat'l Bank & Trust Co., Rocky Mount, N.C.	649,243,000	572,381,000	433	+ 3
431	Landmark Bank, Clayton, Mo.	646,052,000	151,070,000	1521	+1090
432	Bank of Mississippi, Tupelo, Miss.	642,124,000	573,629,125	432	
433	Nevada National Bank, Reno, Nev.	633,164,000	600,646,393	411	
434	Norstar Bk of the Hudson Valley NA, Newburgh, NY	632,307,287	558,967,000	443	+ 9
435	Northern Central Bank, Williamsport, Pa.	625,401,000	594,406,000	415	
436	Pontiac State Bank, Pontiac, Mich.	623,227,950	582,746,046	425	
437	Amarillo National Bank, Amarillo, Tex.	623,048,000	612,499,000	405	
438	American National Bank & Trust Co, St. Paul, Minn.	620,896,749	525,627,064	470	+32
439	Bank for Savings & Loan Associations, Chicago, Ill.	617,395,000	673,925,483	376	
440	UMB Bank & Trust Co., New York, N.Y.	617,289,000	567,050,757	438	
441	Pacific Western Bank, Portland, Ore.	616,300,000	612,409,633	406	
442	Columbus Bank & Trust Co., Columbus, Ga.	611,891,509	525,943,000	469	+27
443	Lake View Trust & Savings Bank, Chicago, Ill.	611,415,000	585,291,000	421	
444	First of America-Oakland Macomb NA, Pontiac, MI	610,983,113	....	....	
445	MBank Brownsville NA, Brownsville, Tex.	610,881,001	575,283,452	431	
446	Key Bank of Northern New York NA, Watertown	606,451,000	537,663,148	459	+13
447	Sun Bank/Suncoast NA, St. Petersburg, Fla.	605,963,000	549,909,110	447	
448	Marine Bank West, Delafield, Wis.	605,583,000	304,016,141	734	+ 286
449	General Bank, St. Louis, Mo.	601,115,000	619,632,000	402	
450	Merchants Bank North, Wilkes-Barre, Pa.	599,869,000	376,442,673	599	+ 149
451	Dominion Bk of Greater Hampton Rds NA, Norfolk, Va	597,979,000	423,674,000	544	+93
452	Marine Bank of Springfield, Springfield, Ill.	596,527,617	582,212,000	426	
453	First of America Bk-Wayne Oakland, Royal Oak, MI	596,101,474	565,561,072	439	
454	Second National Bank, Saginaw, Mich.	592,484,585	561,612,582	441	
455	Park Bank of Florida, St. Petersburg, Fla.	591,667,000	694,572,409	366	
456	Consolidated Bank NA, Hialeah, Fla.	591,361,000	522,124,474	472	+16
457	Lake Shore National Bank, Chicago, Ill.	590,080,000	541,879,000	451	
458	United States National Bank, Johnstown, Pa.	589,732,855	538,653,673	457	
459	Nashville City Bank & Trust Co., Nashville, Tenn.	589,396,000	532,128,000	466	+ 7
460	First Fidelity Bank NA Cty., Tenafly, N.J.	583,812,000	478,034,000	496	+36
461	First Los Angeles Bank, Los Angeles, Calif.	581,442,687	479,500,757	495	+34
462	American National Bank, Bakersfield, Calif.	573,561,000	584,432,000	424	
463	First National Bank of S'western Ohio, Monroe	567,516,000	492,290,000	487	+24
464	First Interstate Bancard Co. NA, Simi Valley, Calif.	566,288,000	246,023,251	906	+ 442
465	Capital Bank & Trust Co., Baton Rouge, La.	564,116,000	569,718,000	434	
466	First American Bank, Memphis, Tenn.	563,823,783	414,487,000	557	+91
467	First National Bank, Lubbock, Tex.	561,863,844	595,758,957	413	
468	Norwest Bank St. Paul NA, St. Paul, Minn.	558,434,000	539,813,000	453	
469	CCNB Bank NA, New Cumberland, Pa.	556,043,000	487,875,000	491	+22
470	United Jersey Bank NA, Princeton, N.J.	555,835,000	480,059,000	494	+24
471	Schenectady Trust Co., Schenectady, N.Y.	555,208,000	472,541,815	502	+31
472	Midwest Commerce Banking Co., Elkhart, Ind.	553,366,395	568,083,921	437	
473	National Bk of Ft Sam Houston, San Antonio, Tex	551,189,288	452,045,000	517	+44
474	Barnett Bank of Pinella Cty. NA, Clearwater, Fla.	551,108,992	443,918,744	524	+50
475	Canadian Imperial Bk of Comm Tr Co, New York	549,978,940	N.A.	....	
476	RepublicBank Lubbock NA, Lubbock, Tex.	549,812,000	467,437,089	505	+29
477	Sun Bank/Palm Beach Cty. NA, Delray Beach, Fla.	549,500,000	502,148,171	485	+ 8
478	Pennsylvania Nat'l Bank & Trust Co., Pottsville	546,225,000	515,025,000	476	
479	City National Bank, Baton Rouge, La.	546,065,000	523,066,008	471	
480	Sun Bank of Tampa Bay, Tampa, Fla.	544,884,000	499,984,000	486	+ 6
481	Terre Haute First National Bank, Terre Haute, Ind.	544,335,255	512,319,703	478	
482	First National Bank, Evergreen Park, Ill.	543,674,267	489,564,243	490	+ 8
483	First Illinois Bank of Evanston NA, Evanston, Ill.	543,048,000	504,220,000	484	+ 1
484	Intercontinental Bank, Miami, Fla.	542,904,000	532,438,000	465	
485	First City Bank, Corpus Christi, Tex.	542,040,319	490,928,037	488	+ 3
486	Ouachita National Bank, Monroe, La.	541,827,000	535,174,000	463	
487	Dominion Bank of Richmond NA, Richmond, Va.	541,422,000	304,298,000	733	+ 246
488	First Interstate Bank of Hawaii, Honolulu, Hawaii	541,209,000	506,261,000	483	
489	International Bank of Commerce, Laredo, Tex.	538,623,000	440,313,878	527	+38
490	Merchants Nat'l Bank & Trust Co., Syracuse, N.Y.	535,438,013	490,635,820	489	
491	Continental Bank, Phoenix, Ariz.	535,106,155	425,319,813	542	+51
492	Kanawha Valley Bank NA, Charleston, W. Va.	534,571,000	509,854,000	480	
493	Tokai Bank of California, Los Angeles, Calif.	534,455,000	400,626,382	576	+83
494	First Buckeye Bank NA, Mansfield, Ohio	530,169,489	538,913,200	456	
495	First National Bank, Palm Beach, Fla.	529,313,000	516,537,000	475	
496	Mahoning National Bank, Youngstown, Ohio	527,058,275	476,001,587	498	+ 2
497	First Interstate Bank, Sheboygan, Wis.	526,711,000	519,902,000	474	
498	Central Pacific Bank, Honolulu, Hawaii	526,591,769	483,069,639	493	
499	Citizens Bank & Trust Co., Park Ridge, Ill.	524,062,406	475,300,446	499	
500	Bankers Trust Co., Des Moines, Iowa	521,383,973	612,550,938	404	

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
501	Savannah Bank & Trust Co., Savannah, Ga.	520,684,000	471,570,284	503	+ 2
502	Allied Bank Memorial, Houston, Tex.	517,777,835	527,909,895	468	
503	Rockland Trust Co., Rockland, Mass.	517,597,614	411,942,920	562	+59
504	First American National Bank, Kingsport, Tenn.	515,689,000	564,019,000	440	
505	Union Bank & Trust Co., Bethlehem, Pa.	515,258,000	437,135,000	530	+25
506	Barnett Bank of Volusia Cty., De Land, Fla.	514,525,000	412,482,665	559	+53
507	Great Western Bank & Trust, Phoenix, Ariz.	513,658,000	579,460,789	428	
508	Northpark National Bank, Dallas, Tex.	512,806,429	456,719,026	513	+ 5
509	First National Bank of Jefferish Parish, Gretna, La.	511,903,000	509,071,000	481	
510	Key Bank of Central Maine, Augusta, Me.	509,569,000	473,508,000	500	
511	Commerce Bank of St. Louis NA, St. Louis, Mo.	509,069,000	308,394,931	728	+ 217
512	Essexbank, Peabody, Mass.	507,394,000	441,880,000	526	+14
513	Michigan National Bank-Oakland, Southfield, Mich.	506,599,000	464,501,000	507	
514	First Wisconsin National Bank, Madison, Wis.	505,518,000	457,888,000	510	
515	First State Bank, Abilene, Tex.	504,027,000	546,895,184	449	
516	UnibancTrust Co., Chicago, Ill.	500,904,000	535,974,000	462	
517	InterFirst Bank San Antonio NA, San Antonio, Tex.	499,935,000	456,074,464	514	
518	Park National Bank, Newark, Ohio	499,136,367	382,836,799	591	+73
519	Farmers First Bank, Lititz, Pa.	494,824,000	465,296,000	506	
520	Vermont National Bank, Brattleboro, Vt.	494,815,274	449,059,000	520	
521	Caribank, Dania, Fla.	493,808,000	392,563,914	581	+60
522	Key Bank of Southeastern NY NA, Chester, N.Y.	493,489,000	456,044,035	515	
523	Jefferson Guaranty Bank, Metairie, La.	492,960,000	512,564,000	477	
524	PNC National Bank, Wilmington, Del.	492,536,000	N.A.	....	
525	Marine Midland Bank (Delaware) NA, Wilmington	492,349,000	....	....	
526	Bank of A. Levy, Oxnard, Calif.	489,641,000	416,010,000	551	+25
527	InterFirst Bank Fannin, Houston, Tex.	489,258,000	548,290,000	448	
528	Washington Trust Bank, Spokane, Wash.	489,050,000	445,260,739	522	
529	First City National Bank, Midland, Tex.	488,578,000	485,266,024	492	
530	National Bk of Comm T&S Assn, Lincoln, Neb	486,887,000	340,980,602	655	+ 125
531	First City National Bank, Beaumont, Tex.	486,827,000	453,629,000	516	
532	Royal Bank & Trust Co., New York, N.Y.	486,774,000	558,179,000	444	
533	Union National Bank, Lowell, Mass.	483,354,518	419,316,947	547	+14
534	RepublicBank Waco NA, Waco, Tex.	483,118,487	391,027,014	583	+49
535	Boatmen's National Bank, Springfield, Mo.	481,884,000	342,347,000	647	+ 112
536	Union National Bank, Little Rock, Ark.	480,596,785	521,676,766	473	
537	County Bank & Trust, Santa Cruz, Calif.	479,638,651	456,886,622	512	
538	California Canadian Bank, San Francisco, Calif.	476,486,000	617,060,000	403	
539	Shawmut County Bank NA, Cambridge, Mass.	476,169,017	428,207,953	536	
540	St. Joseph Bank & Trust Co., South Bend, Ind.	475,855,000	462,002,438	509	
541	Santa Monica Bank, Santa Monica, Calif.	475,254,686	427,553,248	537	
542	Bank of Stockton, Stockton, Calif.	473,965,000	470,356,000	504	
543	Fourth National Bank, Tulsa, Okla.	472,009,000	445,032,000	523	
544	Bank of New Hampshire NA, Manchester, N.H.	471,672,188	380,481,000	592	+48
545	Texas Commerce Bank-Dallas NA, Dallas, Tex.	471,485,000	385,998,374	584	+39
546	InterFirst Bank Tyler NA, Tyler, Tex.	469,417,000	451,742,000	518	
547	First Bankers NA, Pompano Beach, Fla.	466,147,000	404,815,000	573	+26
548	First Fidelity Bk NA W. Jersey, Raritan Twp., NJ	465,756,000	434,317,000	531	
549	Shawmut First Bank & Trust Co., Springfield, Mass.	464,728,000	409,859,064	564	+15
550	Texas American Bank/Dallas, Dallas, Tex.	463,966,673	426,214,904	539	
551	Idaho Bank & Trust Co., Pocatello, Idaho	463,234,000	415,891,000	552	+ 1
552	Bank IV Topeka NA, Topeka, Kan.	463,085,457	418,590,519	548	
553	Burritt InterFinancial Bancorp., New Britain, Conn.	462,003,132	N.A.	....	
554	Rutland Bank, St. Petersburg, Fla.	461,881,000	438,853,000	528	
555	Security Bank of Nevada, Reno, Nev.	461,345,412	414,465,276	558	+ 3
556	Security Bank, Kansas City, Kan.	461,104,000	342,521,000	646	+90
557	United Bank Alaska, Anchorage, Alas.	459,203,128	385,012,752	588	+31
558	First National Bank of Cobb Cty., Marietta, Ga.	456,775,000	377,470,000	597	+39
559	First Vermont Bank & Trust Co., Brattleboro, Vt.	456,061,000	399,767,151	577	+18
560	Mechanics Bank, Richmond, Calif.	455,854,000	425,467,454	541	
561	MBank Wichita Falls NA, Wichita Falls, Tex.	453,936,000	473,485,000	501	
562	Sovran Bank/DC National, Washington, D.C.	453,243,000	327,712,000	679	+ 117
563	Kellogg-Citizens National Bank, Green Bay, Wis.	451,972,837	412,076,420	561	
564	United National Bank, Plainfield, N.J.	451,180,000	409,543,000	565	+ 1
565	BankEast, Manchester, N.H.	451,017,000	355,329,000	628	+63
566	Norstar Bank of Commerce, New York, N.Y.	449,403,601	437,652,000	529	
567	Howard Bank NA, Burlington, Vt.	448,047,000	412,410,000	560	
568	Louisiana Bank & Trust Co., Shreveport, La.	447,894,000	432,002,000	533	
569	Boatmen's Bank of Tennessee, Memphis, Tenn.	447,702,960	449,206,680	519	
570	Bank of Boston-Western Mass. NA, Springfield	446,353,287	423,289,000	545	
571	Central Bank, Monroe, La.	445,581,000	511,361,000	479	
572	City National Bank, Miami, Fla.	445,445,000	406,543,000	569	
573	First of America Bank-Central, Lansing, Mich.	444,166,745	415,002,134	554	
574	Extebank, Stony Brook, N.Y.	443,054,493	349,999,000	634	+60
575	Centerre Bank of Kansas City NA, Kansas City, Mo.	442,884,000	432,710,000	532	
576	Barnett Bank of Pasco Cty., New Port Richey, Fla.	441,850,273	385,926,753	585	+ 9
577	State National Bank, Evanston, Ill.	441,484,111	426,052,000	540	
578	Texas Commerce Bank-McAllen NA, McAllen, Tex.	440,976,415	414,748,061	556	
579	National City Bank, Minneapolis, Minn.	440,509,000	442,502,000	525	
580	Cullen Center Bank & Trust Co., Houston, Tex.	438,589,000	507,623,000	482	
581	Capitol Bank & Trust Co., Boston, Mass.	434,600,000	348,191,000	636	+55
582	Southwest National Bank, Greensburg, Pa.	434,390,000	414,967,000	555	
583	Western Bank-Westheimer, Houston, Tex.	434,180,754	391,488,728	582	
584	Union Bank & Trust Co., Montgomery, Ala.	433,335,622	407,837,483	567	
585	Gary-Wheaton Bank, Wheaton, Ill.	432,455,000	361,415,000	622	+37
586	Banco Central of New York, New York, N.Y.	432,432,000	340,225,000	658	+72
587	First National Bank, Lafayette, La.	432,200,000	424,362,409	543	
588	First Huntington National Bank, Huntington, W. Va.	431,174,000	332,618,000	671	+83
589	First Interstate Bank of Albuquerque, N.M.	430,380,000	372,999,000	604	+15
590	Dominion Bk of Shen. Valley NA, Harrisonburg, Va	430,016,000	405,780,000	571	
591	Commercial National Bank, Peoria, Ill.	429,190,000	457,372,000	511	
592	First National Bank, Colorado Springs, Colo.	427,642,692	367,715,579	615	+23
593	MBank Abilene NA, Abilene, Tex.	427,547,838	419,648,432	546	
594	Pacific Valley Bank, San Jose, Calif.	426,898,000	401,150,000	575	
595	Royal Bank de Puerto Rico, Hato Rey, P.R.	426,747,000	408,912,000	566	
596	Bank of New England-Hancock, Quincy, Mass.	425,418,819	299,394,103	745	+ 149
597	Equitable Bank of Delaware, Dover, Del.	424,573,000	264,993,000	845	+ 248
598	Central Trust Bank, Jefferson City, Mo.	420,866,000	371,868,000	605	+ 7
599	Michigan National Bank-North Metro, Troy, Mich.	419,530,000	369,149,000	611	+12
600	Scotiabank de Puerto Rico, Hato Rey, P.R.	414,620,000	416,683,585	549	

THE AMERICAN BANKER

2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
601	First of America Bank-Ann Arbor, Ann Arbor, Mich.	414,067,485	376,402,000	600	
602	Barnett Bank of Polk Cty., Lakeland, Fla.	413,637,000	385,119,622	586	
603	Simmons First National Bank, Pine Bluff, Ark.	413,453,208	399,067,828	578	
604	Texas Commerce Bank-Brownsville, Tex.	412,991,845	327,186,683	682	+78
605	Peoples Bank, Lakeland, Fla.	412,356,844	407,634,935	568	
606	American NB&T Co. of Michigan, Kalamazoo, Mich.	411,941,000	415,020,000	553	
607	Chicago-Tokyo Bank, Chicago, Ill.	411,904,166	375,673,196	601	
608	Savings & Trust Co., Indiana, Pa.	411,857,000	382,979,000	590	
609	Chemical Bank & Trust Co., Midland, Mich.	411,143,520	370,125,000	609	
610	Merchants Bank, New York, N.Y.	410,960,000	354,124,000	629	+19
611	Colonial National Bank USA, Wilmington, Del.	410,641,000	234,486,000	953	+ 342
612	Guaranty Bank & Trust Co., Alexandria, La.	410,454,056	373,519,654	602	
613	Merchants Bank, Burlington, Vt.	410,279,000	322,390,134	694	+81
614	Cape Cod Bank & Trust Co., Hyannis, Mass.	408,739,214	320,159,184	701	+87
615	First City National Bank, Tyler, Tex.	406,488,438	370,789,179	606	
616	InterFirst Bank Wichita Falls NA, Wichita Falls, Tex.	405,723,000	411,906,000	563	
617	National Bank & Trust Co., Norwich, N.Y.	404,678,591	370,594,767	608	
618	Charleston National Bank, Charleston, W. Va.	403,955,042	399,039,029	579	
619	Peoples Bank & Trust Co., Tupelo, Miss.	401,448,560	364,089,666	618	
620	Commercial Center Bank, Santa Ana, Calif.	401,264,135	396,130,000	580	
621	FMB-First Michigan Bank, Zeeland, Mich.	401,051,000	352,313,000	631	+10
622	First Victoria National Bank, Victoria, Tex.	399,926,090	368,882,645	613	
623	Santa Barbara Bank & Trust, Santa Barbara, Calif.	399,865,358	362,767,083	620	
624	Johnstown Bank & Trust Co., Johnstown, Pa.	399,117,000	379,418,874	593	
625	Hudson United Bank, Union City, N.J.	398,342,000	369,920,000	610	
626	First Mississippi National Bank, Hattiesburg, Miss.	395,884,000	347,405,078	637	+11
627	Citizens Trust Co., Providence, R.I.	395,563,000	326,086,090	685	+58
628	Metrobank NA, Westwood Village, Calif.	394,424,732	333,302,000	670	+42
629	Barnett Bank of Naples, Naples, Fla.	393,810,000	341,925,000	650	+21
630	First National Bank of Mercer Cty., Greenville, Pa.	393,248,347	379,052,283	595	
631	Texas American Bank/Houston NA, Houston, Tex.	393,139,000	416,439,830	550	
632	BayBank Southeast NA, Plymouth, Mass.	392,980,002	309,455,445	726	+94
633	Mount Prospect State Bank, Mount Prospect, Ill.	392,045,000	376,889,000	598	
634	First National Bank, Glens Falls, N.Y.	391,603,000	361,426,919	621	
635	Bank of Commerce, Hamtramck, Mich.	389,163,688	366,011,323	616	
636	Union National Bank & Trust Co., Souderton, Pa.	387,912,301	368,987,813	612	
637	First National Bank, Abilene, Tex.	387,051,405	379,072,434	594	
638	North Fork Bank & Trust Co., Mattituck, N.Y.	386,938,508	303,767,327	736	+98
639	Key Bank of Southern Maine, Portland, Me.	386,782,000	351,175,000	633	
640	Plymouth-Home National Bank, Brockton, Mass.	385,781,131	343,525,269	641	+ 1
641	First National Bank, Belleville, Ill.	384,969,795	348,889,300	635	
642	BayBank Boston NA, Boston, Mass.	384,656,000	192,481,000	1163	+ 521
643	RepublicBank San Antonio NA, San Antonio, Tex.	382,740,000	373,223,143	603	
644	Texas Commerce Bank-Arlington, Arlington, Tex.	380,856,000	356,224,000	626	
645	Mid-State Bank, Arroyo Grande, Calif.	380,441,828	311,166,059	722	+77
646	Merchants National Bank, Muncie, Ind.	380,410,000	368,283,208	614	
647	First Interstate Bank of Alaska, Anchorage, Alas.	380,294,614	406,085,294	570	
648	Society Bank NA, Springfield, Ohio	380,206,185	338,333,000	659	+11
649	Farmers & Mechanics NB, Frederick, Md.	379,455,000	341,126,893	654	+ 5
650	American State Bank, Lubbock, Tex.	379,436,120	342,606,018	644	
651	First National Bank, Des Plaines, Ill.	379,006,118	336,096,000	665	+14
652	First National Bank, Columbus, Ga.	378,980,506	337,797,861	661	+ 9
653	Trust Co. Bank of Middle Ga. NA, Macon, Ga.	378,966,323	332,477,158	672	+19
654	Bank of Indiana NA, Gary, Ind.	378,918,000	327,706,002	680	+26
655	Rapides Bank & Trust Co., Alexandria, La.	378,492,646	363,148,053	619	
656	First Bank NA-Billings, Billings, Mont.	378,473,621	345,945,645	639	
657	Commercial National Bank, Kansas City, Kan.	378,363,000	288,704,000	772	+ 115
658	Purdue National Bank, Lafayette, Ind.	377,538,789	317,425,672	711	+53
659	Commerce Bank, Springfield, Mo.	376,743,000	352,238,523	632	
660	Mid-South Bank & Trust Co., Murfreesboro, Tenn.	376,367,000	335,086,463	666	+ 6
661	RepublicBank Oak Cliff, Dallas, Tex.	375,220,208	322,147,458	695	+34
662	Dominion National Bank of Northern Va., Vienna	375,134,000	316,131,056	713	+51
663	Oak Park Trust & Savings Bank, Oak Park, Ill.	375,059,000	324,972,884	687	+24
664	Shawmut Community Bk NA, Framingham, Mass	374,967,000	323,272,000	692	+28
665	Sun Bank of Volusia Cty., Daytona Beach, Fla.	374,698,000	340,711,000	657	
666	Frankford Trust Co., Philadelphia, Pa.	373,717,000	273,851,000	818	+ 152
667	First National Bank, Tuscaloosa, Ala.	373,254,000	343,462,212	642	
668	First National Bank, Gainesville, Ga.	372,890,454	319,637,259	703	+35
669	First Interstate Bank of Des Moines NA, Iowa	372,185,814	370,731,232	607	
670	First National Bank, Lake Forest, Ill.	371,422,967	330,940,076	675	+ 5
671	First City National Bank, El Paso, Tex.	371,173,273	341,760,751	652	
672	Banco Comercial de Mayaguez, San Juan, P.R.	371,002,302	328,762,874	677	+ 5
673	New Century Bank-Bay City NA, Bay City, Mich.	369,922,392	377,573,507	596	
674	Broadway National Bank, San Antonio, Tex.	369,632,846	338,244,975	660	
675	First National Bank, Highland Park, Ill.	368,721,260	334,078,289	668	
676	Mechanics Bank, Worcester, Mass.	368,124,000	302,159,888	738	+62
677	Farmers & Merchants Bank, Lodi, Calif.	367,644,000	285,743,390	779	+ 102
678	Society Bank, Columbus, Ohio	367,608,000	198,471,171	1131	+ 453
679	Central Trust Co., Newark, Ohio	367,435,000	333,556,386	669	
680	First National Bank & Trust Co., Barrington, Ill.	364,867,383	341,945,227	649	
681	Valley Fidelity Bank & Trust Co., Knoxville, Tenn.	363,472,000	337,692,362	662	
682	First National Bank & Trust Co., Washington, Pa.	363,010,000	334,365,000	667	
683	First Bank NA, Duluth, Minn.	360,697,000	340,894,000	656	
684	Second National Bank, Warren, Ohio	360,655,000	282,815,246	789	+ 105
685	City Bank, Honolulu, Hawaii	359,938,778	360,180,250	625	
686	United National Bank, Parkersburg, W. Va.	359,926,000	314,354,000	716	+30
687	Elyria Savings & Trust National Bank, Elyria, Ohio	358,177,964	336,650,958	664	
688	Exchange Bank, Santa Rosa, Calif.	357,120,000	313,581,000	719	+31
689	Mercantile Nat'l Bank of Indiana, Hammond	357,097,249	343,173,057	643	
690	First National Bank & Trust Co., Rockford, Ill.	356,347,000	310,571,000	723	+33
691	Norwest Bank Midland NA, Minneapolis, Minn.	355,330,000	317,321,000	712	+21
692	First Bristol Cty. National Bank, Taunton, Mass.	353,897,827	317,851,387	709	+17
693	Illinois Marine Bank NA, Elmhurst, Ill.	352,128,500	326,685,000	683	
694	Bank of Miami, Miami, Fla.	351,960,000	318,642,000	706	+12
695	First State Bank, Denton, Tex.	351,216,000	313,745,127	718	+23
696	Barnett Bank of Manatee Cty. NA, Bradenton, Fla.	351,159,000	292,721,000	762	+66
697	First Bank NA-Lake, Minneapolis, Minn.	350,746,000	299,491,883	744	+47
698	Pikeville National Bank & Trust Co., Pikeville, Ky.	350,205,000	320,208,987	699	+ 1
699	Barnett Bank of Lee Cty. NA, Fort Myers, Fla.	349,916,000	275,587,000	810	+ 111
700	Valley American Bank & Trust Co., South Bend, Ind.	349,563,000	329,384,000	676	
701	Michigan National Bank-West Metro, Livonia, Mich.	348,371,000	331,378,000	674	
702	Wyandotte Savings Bank, Wyandotte, Mich.	348,143,000	317,882,737	708	+ 6
703	Barnett Bank of Southwest Fla. NA, Sarasota, Fla.	347,460,261	297,956,400	749	+46
704	National Bank, Waterloo, Iowa	347,437,000	303,779,000	735	+31
705	First National Bank, Skokie, Ill.	347,105,837	332,174,591	673	
706	InterFirst Bank Park Cities, Dallas, Tex.	346,510,000	346,607,000	638	
707	First National Bank, Springfield, Ill.	345,750,000	355,987,644	627	
708	F&M Bank & Trust Co., Tulsa, Okla.	345,658,000	318,095,000	707	
709	Continental Bank & Trust Co., Salt Lake City, Utah	345,290,000	361,227,000	623	
710	Whitney National Bank, Jefferson Parrish, La.	344,311,000	384,944,000	589	
711	Security National Bank, Sioux City, Iowa	344,252,000	325,468,000	686	
712	Ocean County National Bank, Point Pleasant, N.J.	342,684,000	306,399,680	732	+20
713	BankEast Savings Bank & Trust, Rochester, N.H.	342,216,000	278,788,000	802	+89
714	City Bank & Trust Co. NA, Jackson, Mich.	342,041,536	324,898,873	688	
715	Lafayette National Bank, Lafayette, Ind.	341,914,697	312,086,697	721	+ 6
716	First National Bank, Fort Smith, Ark.	341,626,000	313,962,565	717	+ 1
717	Twin City Bank, North Little Rock, Ark.	340,567,000	286,858,000	775	+58
718	Putnam Trust Co., Greenwich, Conn.	340,259,929	298,329,618	748	+30
719	International Center B & T Corp., Irvine, Calif.	340,098,181	128,254,649	1796	+1077
720	Centran Bank, Akron, Ohio	339,888,000	320,018,104	702	
721	Michigan National Bank-Central, Wyoming, Mich.	339,840,000	321,933,000	697	
722	National Bank, Boyertown, Pa.	339,678,000	293,415,562	759	+37
723	Bank of Ravenswood, Chicago, Ill.	339,668,596	337,257,137	663	
724	Scarsdale National Bank & Trust Co., N.Y.	339,647,000	280,247,147	796	+72
725	Comerica Bank-Jackson NA, Jackson, Mich.	338,858,875	328,456,486	678	
726	Colonial American Nat'l Bank, Roanoke, Va.	338,073,449	320,203,677	700	
727	First Virginia Bank of Tidewater, Norfolk, Va.	337,809,000	248,542,000	899	+ 172
728	First National Bank, Hot Springs, Ark.	337,299,050	301,619,000	740	+12
729	Ocean Bank, Miami, Fla.	337,181,000	265,100,115	844	+ 115
730	McDowell National Bank, Sharon, Pa.	336,218,000	322,031,046	696	
731	First National Bank, Wilmington, Del.	335,685,000	233,047,807	961	+ 230
732	Madison National Bank, Washington, D.C.	335,526,000	290,078,000	767	+35
733	Pioneer Bank, Chattanooga, Tenn.	335,279,264	315,210,000	714	
734	Michigan Bank-Port Huron, Port Huron, Mich.	334,325,000	324,012,000	689	
735	Allied Mercantile Bank, Houston, Tex.	334,041,882	314,873,628	715	
736	Mission Bank, Mission, Kan.	333,518,923	298,585,113	747	+11
737	Calumet National Bank, Hammond, Ind.	332,720,000	308,067,000	729	
738	NBC Bank-Heights, Houston, Tex.	331,285,092	298,909,402	746	+ 8
739	River Oaks Bank, Houston, Tex.	330,971,831	310,410,151	724	
740	Cathay Bank, Los Angeles, Calif.	330,903,553	276,846,000	807	+67
741	Lorain County Bank, Elyria, Ohio	330,476,857	286,771,043	776	+35
742	Comerica Bank-Warren NA, Warren, Mich.	330,426,000	288,812,000	771	+29
743	Monroe Bank & Trust, Monroe, Mich.	329,633,507	296,307,553	752	+ 9
744	Cheltenham Bank, Cheltenham, Pa.	328,959,000	234,638,000	952	+ 208
745	Heritage Bank & Trust, Racine, Wis.	327,643,000	291,825,000	765	+20
746	State First National Bank, Texarkana, Ark.	327,433,474	302,307,776	737	
747	American National Bank of Florida, Jacksonville	326,951,000	282,621,000	791	+44
748	Comerica Bank-Hackley NA, Muskegon, Mich.	326,264,000	309,916,166	725	
749	Marquette National Bank, Chicago, Ill.	326,225,000	278,875,000	801	+52
750	First National Bank, Clearwater, Fla.	325,881,157	294,401,359	757	+ 7
751	United Oklahoma Bank, Oklahoma City, Okla.	325,704,000	431,660,000	534	
752	Alaska National Bank of the North, Fairbanks, Alas.	325,088,000	300,560,000	741	
753	National City Bank, Evansville, Ind.	325,013,145	319,433,769	704	
754	Central Bank & Trust Co., Lexington, Ky.	324,145,911	280,346,139	795	+41
755	Michigan National Bank-Mid Michigan, Flint, Mich.	323,804,000	320,306,000	698	
756	MBank Waco NA, Waco, Tex.	323,696,000	292,816,128	761	+ 5
757	United Bank of Colorado Springs NA	322,968,526	219,382,194	1023	+ 266
758	Mid-City National Bank, Chicago, Ill.	322,932,237	296,662,153	751	
759	Bank of New England-Bay State NA, Lawrence, MA	322,222,000	224,847,000	995	+ 236
760	First Midwest Bank-Joliet NA, Joliet, Ill.	322,105,000	212,490,000	1065	+ 305
761	Amalgamated Trust & Savings Bank, Chicago, Ill.	321,741,420	323,832,000	690	
762	Third National Bank in Knoxville, Knoxville, Tenn.	321,517,997	307,329,584	731	
763	Northern Trust Bank/O'Hare NA, Chicago, Ill.	321,322,477	255,229,850	872	+ 109
764	First Agricultural Bank, Pittsfield, Mass.	321,233,199	274,797,644	814	+50
765	Somerset Trust Co., Bridgewater Twp., N.J.	320,907,012	284,390,017	784	+19
766	First Colorado Bank & Trust NA, Denver, Colo.	320,246,447	313,055,346	720	
767	Union National Bank, Wichita, Kan.	320,191,000	327,471,150	681	
768	Mid-American NB&T Co., Bowling Green, Ohio	320,142,000	234,178,000	956	+ 188
769	Lebanon Valley National Bank, Lebanon, Pa.	319,300,206	289,961,132	768	
770	Glenview State Bank, Glenview, Ill.	318,868,000	307,770,000	730	
771	Bank One Mansfield, Mansfield, Ohio	318,546,566	282,822,887	788	+17
772	Landmark Bank, Tampa, Fla.	317,777,165	180,574,000	1257	+ 485
773	Terrebonne Bank & Trust Co., Houma, La.	317,268,000	319,271,047	705	
774	Bank of Boston-Bristol NA, New Bedford, Mass.	317,245,919	288,333,343	773	
775	First American Nat'l Bank of Jackson, Tenn.	316,944,000	285,004,000	782	+ 7
776	La Jolla Bank & Trust Co., La Jolla, Calif.	316,836,000	273,448,000	820	+44
777	Security Nat'l Bank & Trust Co., Springfield, Ohio	316,629,262	294,104,415	758	
778	Texas Commerce Bank-Reagan, Houston, Tex.	314,614,233	341,845,506	651	
779	Roig Commercial Bank, Humacao, P.R.	314,582,000	274,685,195	815	+36
780	Commercial National Bank, Chicago, Ill.	313,064,023	278,088,095	804	+24
781	Alaska Pacific Bank, Anchorage, Alas.	313,016,000	257,237,000	861	+80
782	Pioneer Bank & Trust Co., Shreveport, La.	312,702,749	293,010,622	760	
783	American Bank & Trust Co., New Orleans, La.	312,614,000	427,183,867	538	
784	National Bank of South Carolina, Sumter, S.C.	312,185,282	275,332,000	811	+27
785	Farmers & Merchants Nat'l Bank, Winchester, Va.	311,265,436	256,901,112	864	+79
786	United Southern Bank, Clarksdale, Miss.	311,263,000	297,933,414	750	
787	First Interstate Bank, New Berlin, Wis.	310,598,272	N.A.	....	
788	Durfee Attleboro Bank, Fall River, Mass.	310,527,158	249,558,973	893	+ 105
789	Barnett Bank of Marion Cty NA, Ocala, Fla.	310,276,000	254,160,000	877	+88
790	First National Bank & Trust Co., Stuart, Fla.	309,817,253	272,635,723	822	+32
791	Farmers Bank & Capital Trust Co., Frankfort, Ky.	309,568,000	284,505,760	783	
792	RepublicBank Tyler, Tyler, Tex.	308,140,000	283,518,695	786	
793	New Century Bank, Frankenmuth, Mich.	308,077,000	352,416,000	630	
794	Sun Bank/Southwest NA, Cape Coral, Fla.	307,623,000	285,215,157	781	
795	Valley National Bank, Des Moines, Iowa	307,108,174	250,546,377	889	+94
796	Sussex Trust Co., Laurel, Del.	306,895,000	262,503,000	850	+54
797	Southwest Bank, Vista, Calif.	306,419,378	273,782,000	819	+22
798	Merchants National Bank, Manchester, N.H.	306,288,816	292,128,390	764	
799	Texas Commerce Bank-Beaumont NA	305,461,598	323,820,094	691	
800	First City National Bank, Arlington, Tex.	304,618,194	274,843,197	813	+13

THE AMERICAN BANKER

2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
801	InterFirst Bank Galveston NA, Galveston, Tex.	304,522,501	281,870,000	793	
802	Denver National Bank, Denver, Colo.	303,974,239	342,545,565	645	
803	First National Bank, Hopkins, Minn.	303,658,000	249,208,000	894	+91
804	Union Safe Deposit Bank, Stockton, Calif.	303,412,000	284,081,538	785	
805	Security National Bank, Lynn, Mass.	302,893,385	247,923,403	902	+97
806	First Edina National Bank, Edina, Minn.	302,669,205	227,844,000	983	+ 177
807	Western Bank, Coos Bay, Ore.	302,508,099	317,551,479	710	
808	National Bank of the Commonwealth, Indiana, Pa.	302,481,749	291,198,153	766	
809	Home Bank & Trust Co., Meriden, Conn.	302,180,000	223,197,000	1000	+ 191
810	First NB of the Quad Cities, Rock Island, Ill.	301,630,394	277,101,000	806	
811	First Independent Bank, Vancouver, Wash.	301,457,000	294,507,924	756	
812	Sun Bank, Ocala, Fla.	301,042,000	270,596,000	827	+15
813	CommerceAmerica Banking Co., Jeffersonville, Ind.	300,849,000	285,823,000	777	
814	First National Bank, Covington, La.	300,479,000	274,381,970	817	+ 3
815	Security National Bank, Washington, D.C.	300,292,452	248,757,321	897	+82
816	Colorado Nat'l Bank-Exchange, Colorado Springs	300,183,000	256,965,000	863	+47
817	Central National Bank, San Angelo, Tex.	299,744,495	295,938,410	753	
818	NBD Ann Arbor, Ann Arbor, Mich.	298,491,080	274,407,492	816	
819	First Interstate Bank of Billings NA, Billings, Mont.	298,468,000	361,041,000	624	
820	Chas Schreiner Bank, Kerrville, Tex.	297,988,381	272,478,068	823	+ 3
821	First Interstate Bank of Casper NA, Casper, Wyo.	297,011,471	322,873,374	693	
822	Marine National Bank, Wildwood, N.J.	296,233,247	232,059,000	965	+ 143
823	Bank of Lansing, Lansing, Mich.	295,813,000	287,218,129	774	
824	Second National Bank, Richmond, Ind.	295,561,967	278,109,709	803	
825	First Interstate Bank of Fort Collins NA, Colo.	294,344,000	265,434,560	842	+17
826	Bank One Milford NA, Milford, Ohio	294,248,135	231,625,574	968	+ 142
827	M&I Northern Bank, Brookfield, Wis.	293,334,000	282,382,256	792	
828	Old Kent Bank-Grand Traverse, Traverse City, Mich.	292,946,000	308,665,000	727	
829	Colonial Bank & Trust Co., Chicago, Ill.	291,813,444	279,325,423	798	
830	Citizens Trust, Ann Arbor, Mich.	291,791,000	267,839,565	835	+ 5
831	NBD Delaware Bank, Wilmington, Del.	291,166,000	135,827,105	1693	+ 862
832	Citizens Bank & Trust Co., Paducah, Ky.	290,369,389	277,982,896	805	
833	Williamson County Bank, Franklin, Tenn.	289,343,000	233,683,822	959	+ 126
834	Glens Falls National Bank & Trust Co., N.Y.	289,286,000	243,192,000	915	+81
835	South Holland Trust & Savings Bank, Ill.	287,987,037	253,067,815	879	+44
836	Founders Bank & Trust Co., Oklahoma City, Okla.	287,939,000	187,350,000	1212	+ 376
837	Utica National Bank & Trust Co., Tulsa, Okla.	287,874,000	285,586,000	780	
838	Farmers Bank & Trust Co., Hanover, Pa.	287,379,000	255,453,000	871	+33
839	Union Bank & Trust Co., Kokomo, Ind.	287,300,516	270,287,555	829	
840	Bank of Mid-Jersey, Bordentown Twp., N.J.	286,904,653	246,098,757	905	+65
841	National Bank of Commerce, Starkville, Miss.	286,790,383	268,651,576	833	
842	Sun Bank/North Florida NA, Jacksonville, Fla.	286,303,639	266,683,975	838	
843	Pioneer Bank & Trust Co., Chicago, Ill.	285,519,000	265,975,769	841	
844	Norwest Bank Bloomington NA, Bloomington, Minn.	285,051,609	275,323,000	812	
845	Owensboro National Bank, Owensboro, Ky.	284,537,209	244,457,997	911	+66
846	United Jersey Bank/Northwest, Dover, N.J.	283,510,000	251,599,000	884	+38
847	Amboy-Madison Nat'l Bank, Old Bridge Twp., N.J.	282,851,000	225,764,698	988	+ 141
848	Texas Independent Bank, Dallas, Tex.	282,655,000	289,892,000	769	
849	California Republic Bank, Bakersfield, Calif.	282,620,569	230,036,000	975	+ 126
850	First Wisconsin National Bank, Sheboygan, Wis.	282,056,830	239,712,757	926	+76
851	Farmers National Bank of Maryland, Annapolis, Md.	281,792,000	242,359,048	918	+67
852	Third National Bank & Trust Co., Scranton, Pa.	281,520,000	279,152,000	800	
853	Nanuet National Bank, Nanuet, N.Y.	281,499,412	234,694,197	951	+98
854	First Trust Bank, Ontario, Calif.	281,489,000	268,251,000	834	
855	Unitedbank-Houston, Houston, Tex.	280,625,551	301,636,000	739	
856	Liberty State Bank & Trust, Hamtramck, Mich.	280,043,587	253,209,710	878	+22
857	Illinois National Bank, Springfield, Ill.	279,881,568	270,028,657	830	
858	Chinese American Bank, New York, N.Y.	279,646,000	264,926,000	846	
859	Hernando Sun Bank & Trust Co., Brooksville, Fla.	279,544,134	238,903,432	932	+73
860	Arkansas Bank & Trust Co., Hot Springs, Ark.	279,293,764	267,522,000	836	
861	Sun First Nat'l Bank of Polk Cty., Winter Haven, Fla.	279,218,000	256,735,353	866	+ 5
862	First National Bank & Trust Co., Naples, Fla.	278,892,415	241,845,015	920	+58
863	First National Bank, Morgantown, W. Va.	278,260,919	254,480,521	875	+12
864	First National Bank, Joliet, Ill.	277,952,000	261,883,000	851	
865	SouthTrust Bank of Dothan NA, Dothan, Ala.	277,817,890	255,779,667	869	+ 4
866	RepublicBank Ridglea, Fort Worth, Tex.	277,598,025	271,807,989	826	
867	First National Bank, Florence, Ala.	277,056,000	265,978,000	840	
868	First Southdale Nat'l Bank, Edina, Minn.	276,801,000	247,931,000	901	+33
869	Union National Bank, Laredo, Tex.	276,799,964	272,410,903	824	
870	Penn Security Bank & Trust Co., Scranton, Pa.	276,654,383	250,879,038	886	+16
871	Peoples Bank NA, Belleville, N.J.	275,405,000	160,480,000	1421	+ 550
872	Union National Bank, Clarksburg, W. Va.	275,364,857	345,811,000	640	
873	Allied Champions Bank, Houston, Tex.	275,031,000	254,794,486	873	
874	Bank of Dallas, Dallas, Tex.	274,980,000	264,007,464	847	
875	First Bank of North Dakota NA-Fargo, Fargo, N.D.	274,717,000	253,011,000	881	+ 6
876	Oregon First Bank, Portland, Ore.	274,435,000	269,935,000	831	
877	Suffolk Cty. National Bank, Riverhead, N.Y.	274,210,000	229,121,009	978	+ 101
878	First National Bank, El Dorado, Ark.	274,107,697	237,311,000	939	+61
879	First National Bank, Elgin, Ill.	272,777,7[illegible]2	228,457,502	981	+ 102
880	Gravois Mercantile Bank, St. Louis County, Mo.	272,500,000	245,399,000	907	+27
881	Drovers Bank of Chicago, Chicago, Ill.	272,446,269	248,332,076	900	+19
882	Plaza Bank of Commerce, San Jose, Calif.	272,047,000	155,102,823	1474	+ 592
883	High Point Bank & Trust Co., High Point, N.C.	271,794,000	217,196,813	1037	+ 154
884	First Illinois Bank, Wilmette, Ill.	271,663,000	250,695,264	888	+ 4
885	Guaranty-First Trust Co., Waltham, Mass.	271,594,045	200,287,000	1118	+ 233
886	Framingham Trust Co., Framingham, Mass.	271,101,004	206,654,270	1092	+ 206
887	Valley View State Bank, Overland Park, Kan.	269,951,560	217,535,725	1036	+ 149
888	Northern Indiana Bank & Trust Co., Valparaiso, Ind.	269,846,726	261,438,059	853	
889	First National Bank, Houma, La.	269,406,060	266,958,000	837	
890	Irwin Union Bank & Trust Co., Columbus, Ind.	269,372,183	259,022,000	858	
891	Flagler NB of the Palm Beaches, W Palm Beach, Fla	268,793,978	199,637,000	1120	+ 229
892	American National Bank, St. Joseph, Mo.	268,748,000	276,275,000	809	
893	Merchants National Bank, Terre Haute, Ind.	268,565,000	270,436,255	828	
894	Citizens Bank & Trust Co., Thibodaux, La.	268,546,988	253,019,000	880	
895	First National Bank, Bartlesville, Okla.	268,292,132	279,236,619	799	
896	Manufacturers Bank, Chicago, Ill.	268,075,000	251,897,000	883	
897	Old Phoenix National Bank, Medina, Ohio	267,120,000	265,227,000	843	
898	Indian Head Bank & Trust Co., Portsmouth, N.H.	267,039,000	218,159,725	1032	+ 134
899	National Bank of Commerce, Birmingham, Ala.	266,875,000	134,365,076	1711	+ 812
900	Peoples First National B & T Co., Paducah, Ky.	266,325,541	251,009,511	885	
901	First Bank & Trust Co., Speedway, Ind.	265,578,000	231,883,509	967	+66
902	Lemay Bank & Trust Co., St. Louis County, Mo.	265,327,397	243,261,352	914	+12
903	First NB of Dona Ana Cty., Las Cruces, N.M.	265,129,000	234,470,000	954	+51
904	First National Bank, East Chicago, Ind.	265,099,819	236,837,698	941	+37
905	First American National Bank, Wausau, Wis.	264,374,000	244,834,000	909	+ 4
906	RepublicBank Greenville Avenue, Dallas, Tex.	264,153,102	236,403,886	943	+37
907	Trust Co. Bank of Augusta NA, Augusta, Ga.	263,930,000	171,482,000	1334	+ 427
908	Adams County National Bank, Gettysburg, Pa.	263,729,000	236,721,000	942	+34
909	Trust Co. of Ga. Bank of Savannah NA	263,714,787	222,484,916	1003	+94
910	Barnett Bank of W. Florida, Pensacola, Fla.	263,683,889	235,205,000	949	+39
911	Nashua Trust Co., Nashua, N.H.	263,659,402	238,012,299	935	+24
912	Security Bank & Trust Co., Salisbury, N.C.	262,613,000	238,173,184	934	+22
913	Tompkins Cty. Trust Co., Ithaca, N.Y.	262,330,060	216,337,715	1045	+ 132
914	Union Bank & Trust Co., Oklahoma City, Okla.	261,712,000	282,662,000	790	
915	First National Bank, Great Falls, Mont.	261,450,000	250,302,235	891	
916	Texas American Bank/Galleria, Houston, Tex.	261,328,168	241,393,446	922	+ 6
917	First Bank East NA, St. Paul, Minn.	261,247,007	218,963,000	1029	+ 112
918	Norwest Bank Casper NA, Casper, Wyo.	260,840,217	262,983,200	848	
919	First Virginia Bank-Southwest, Roanoke, Va.	260,814,428	165,837,000	1374	+ 455
920	Barnett Bank of Highlands Cty., Sebring, Fla.	260,659,000	220,535,859	1015	+95
921	Marine Bank South NA, Racine, Wis.	260,568,002	180,283,758	1262	+ 341
922	InterFirst Bank Abilene NA, Abilene, Tex.	259,979,000	239,605,000	927	+ 5
923	Metro North State Bank, Kansas City, Mo.	259,973,179	178,541,517	1273	+ 350
924	Ford City Bank & Trust Co., Chicago, Ill.	259,655,286	235,451,396	948	+24
925	Mount Clemens Bank, Mount Clemens, Mich.	259,371,000	223,149,024	1001	+76
926	Anderson Banking Co., Anderson, Ind.	259,269,332	248,953,141	896	
927	Westport Bank & Trust Co., Westport, Conn.	258,538,000	217,161,000	1038	+ 111
928	Old Kent Bank-Southwest, Niles, Mich.	257,833,000	247,454,000	904	
929	Texas Commerce Bank-San Angelo NA	257,527,000	268,831,629	832	
930	First National Bank & Trust Co., McAlester, Okla.	256,821,343	225,721,021	990	+60
931	Peoples First Nat'l B&T Co., Hazleton, Pa.	256,656,764	238,929,289	931	
932	Peoples Bank of Mississippi NA, Union, Miss.	256,058,201	232,800,126	962	+30
933	SouthTrust Bk of Calhoun Cty NA, Anniston, Ala	256,048,863	220,425,466	1016	+83
934	First Jersey National Bank/Broad St., Trenton, N.J.	255,998,000	222,347,469	1007	+73
935	Coolidge Bank & Trust Co., Watertown, Mass.	255,496,233	222,432,438	1004	+69
936	First Midwest Bank & Trust Co., New Albany, Ind.	255,406,000	143,691,000	1594	+ 658
937	United New Mexico Bank, Albuquerque, N.M.	255,027,000	240,567,990	924	
938	Piedmont Trust Bank, Collinsville, Va.	254,911,000	230,447,000	973	+35
939	Home Bank, Signal Hill, Calif.	254,879,000	219,142,182	1026	+87
940	Pacific Bank NA, San Francisco, Calif.	254,786,000	188,131,000	1203	+ 263
941	New Britain National Bank, New Britain, Conn.	254,628,000	219,175,000	1024	+83
942	InterFirst Bank Irving, Irving, Tex.	254,530,000	237,946,000	936	
943	Valley Bank, Idaho Falls, Idaho	254,504,268	247,512,232	903	
944	Broadway Bank & Trust Co., Paterson, N.J.	254,249,311	199,204,692	1124	+ 180
945	Boone Cty. National Bank, Columbia, Mo.	254,021,000	224,989,000	994	+49
946	Norwest Bank Duluth NA, Duluth, Minn.	254,004,000	266,444,000	839	
947	Peoples Marine Bank, Green Bay, Wis.	253,653,542	231,909,508	966	+19
948	First National Bank, Dalton, Ga.	253,031,449	234,277,688	955	+ 7
949	Valley Bank, Appleton, Wis.	252,552,000	239,357,000	928	
950	First National Bank, Bloomington, Ind.	252,433,335	230,945,246	970	+20
951	Texas American Bank/Amarillo NA, Amarillo, Tex.	252,410,154	259,964,000	856	
952	First National Bank, Sioux Falls, S.D.	252,002,430	219,515,877	1022	+70
953	Tracy-Collins Bank & Trust Co., Salt Lake City, Utah	251,926,108	281,198,000	794	
954	North Dallas Bank & Trust Co., Dallas, Tex.	251,171,000	250,396,737	890	
955	Trust Co. Bk of Southeast Ga. NA, Brunswick, Ga.	251,163,338	182,405,792	1242	+ 287
956	Lorain National Bank, Lorain, Ohio	251,128,000	237,418,000	938	
957	Kansas State Bank & Trust Co., Wichita, Kan.	250,931,058	261,506,622	852	
958	First National Bank, Jasper, Ala.	250,476,922	234,978,000	950	
959	Broad National Bank, Newark, N.J.	250,470,000	215,883,000	1047	+88
960	Midland Bank & Trust Co., Paramus, N.J.	250,392,000	204,662,000	1102	+ 142
961	MidAmerican Bank & Trust Co., Roeland Park, Kan.	250,359,808	216,624,528	1044	+83
962	InterFirst Bank Harlingen NA, Harlingen, Tex.	250,272,000	213,990,000	1057	+95
963	Wheeling Dollar Bank, Wheeling, W. Va.	250,228,000	208,433,000	1083	+ 120
964	Union Chelsea National Bank, New York, N.Y.	249,900,000	218,860,000	1030	+66
965	Malden Trust Co., Malden, Mass.	249,827,734	211,996,823	1067	+ 102
966	First National Bank of Western Pa., New Castle, Pa.	249,589,189	240,351,635	925	
967	First Omni Bank NA, Millsboro, Del.	249,353,000	157,990,519	1441	+ 474
968	First National Bank, Kenosha, Wis.	249,230,230	228,684,125	980	+12
969	RepublicBank Spring Branch, Houston, Tex.	249,143,040	244,688,090	910	
970	Millikin National Bank, Decatur, Ill.	248,841,000	235,754,000	946	
971	First Jersey National Bank/West, Denville, N.J.	248,217,000	....	....	
972	Commerce Bank of St. Joseph NA, St. Joseph, Mo.	248,100,000	72,760,000	3461	+2489
973	Cullen/Frost Bank of Dallas NA, Dallas, Tex.	247,542,144	243,082,772	916	
974	Anthony Wayne Bank, Fort Wayne, Ind.	247,177,000	231,107,641	969	
975	Citizens Union Nat'l B & T Co., Lexington, Ky.	247,152,000	256,990,000	862	
976	United National Bank, Miami, Fla.	246,452,000	222,157,355	1008	+32
977	First Bank, Chelmsford, Mass.	246,048,397	194,912,341	1148	+ 171
978	Michigan National Bank-South Metro, Dearborn	245,843,000	239,143,000	930	
979	Federal Nat'l Bank & Trust Co., Shawnee, Okla.	245,787,000	240,861,000	923	
980	Second National Bank & Trust Co., Lexington, Ky.	245,721,653	222,143,451	1009	+29
981	Barnett Bank of Tallahassee, Tallahassee, Fla.	245,584,000	220,255,000	1018	+37
982	RepublicBank Austin, Austin, Tex.	245,530,000	221,057,000	1014	+32
983	South Side National Bank, St. Louis, Mo.	245,325,000	215,705,434	1048	+65
984	First National Bank, Boulder, Colo.	245,285,112	230,673,987	972	
985	Allied American Bank, Houston, Tex.	245,260,011	241,442,382	921	
986	Salem Bank & Trust Co., Goshen, Ind.	245,174,567	221,596,206	1013	+27
987	First of America Bank-Muskegon, Muskegon, Mich.	244,865,270	225,890,726	987	
988	Northern Trust Bank of Florida NA, Miami, Fla.	244,670,000	206,563,000	1093	+ 105
989	Old Kent Bank-Central, Owosso, Mich.	244,459,063	229,266,081	976	
990	Warren Bank, Warren, Mich.	244,410,000	211,949,000	1068	+78
991	Dai-Ichi Kangyo Bank of California, Los Angeles	244,137,222	201,629,528	1111	+ 120
992	Carroll County Bank & Trust Co., Westminster, Md.	244,063,324	219,154,000	1025	+33
993	Hagerstown Trust Co., Hagerstown, Md.	244,019,000	183,513,000	1237	+ 244
994	InterFirst Bank Conroe NA, Conroe, Tex.	243,984,000	209,181,000	1080	+86
995	First Business Bank, Los Angeles, Calif.	243,983,000	178,850,000	1271	+ 276
996	First Bank, Whiting, Ind.	243,576,111	256,887,000	865	
997	American Bank & Trust Co., Lafayette, La.	243,406,000	326,163,185	684	
998	First National Bank, Iowa City, Iowa	243,151,000	219,141,639	1027	+29
999	M&I Bank of Hilldale, Madison, Wis.	242,902,444	195,924,818	1145	+ 146
1,000	Peoples Bank, Port Huron, Mich.	242,592,365	229,210,343	977	

THE AMERICAN BANKER

2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
1,001	Marine Bank Appleton NA, Appleton, Wis.	241,728,000	250,787,550	887	
1,002	MBank Port Arthur NA, Port Arthur, Tex.	241,683,000	236,269,000	944	
1,003	MBank Pasadena, Pasadena, Tex.	241,626,000	256,186,369	868	
1,004	Shawmut Bk of Bristol Cty NA, New Bedford, MA	241,470,000	193,670,000	1155	+ 151
1,005	First National Bank, Venice, Fla.	240,746,000	219,094,000	1028	+23
1,006	National Bank of Commerce, Charleston, W. Va.	240,709,000	225,727,000	989	
1,007	Ohio State Bank, Columbus, Ohio	240,304,000	226,345,000	986	
1,008	Fidelity Trust Co., Stamford, Conn.	240,297,557	208,235,014	1085	+77
1,009	First National Bank, Mount Clemens, Mich.	240,291,270	216,896,367	1039	+30
1,010	Harris Bank, Naperville, Ill.	240,288,389	188,275,886	1201	+ 191
1,011	Century Bank & Trust Co., Somerville, Mass.	240,198,259	191,804,000	1171	+ 160
1,012	First Citizens National Bank, Tupelo, Miss.	240,068,564	209,805,173	1075	+63
1,013	National Bank of Commerce, Pine Bluff, Ark.	239,984,275	221,951,627	1011	
1,014	Colonial Bank of Alabama, Birmingham, Ala.	239,935,000	249,945,408	892	
1,015	First American NB of North Little Rock NA, Ark.	239,245,000	209,271,000	1078	+63
1,016	Texarkana National Bank, Texarkana, Tex.	238,486,863	227,760,165	985	
1,017	Bank of Commerce & Trust Co., Tulsa, Okla.	237,649,826	237,294,225	940	
1,018	First City Bank-Farmers Branch, Tex.	237,541,000	178,039,000	1278	+ 260
1,019	Bank of Alex Brown, Sacramento, Calif.	237,392,000	190,110,734	1185	+ 166
1,020	Mercantile B&T Co., Kansas City, Mo.	237,347,320	244,183,987	912	
1,021	First National Bank, Fayetteville, Ark.	236,940,999	232,548,519	963	
1,022	Miners & Mechanics S & T Co., Steubenville, Ohio	236,691,000	216,828,000	1040	+18
1,023	Dubuque Bank & Trust Co., Dubuque, Iowa	236,631,000	244,166,000	913	
1,024	First Alabama Bank of Tuscaloosa NA	236,383,000	222,940,000	1002	
1,025	Independence Bank, Encino, Calif.	235,828,795	215,614,729	1049	+24
1,026	Fidelity B & T Co. of New Jersey, Pennsauken	235,815,000	209,884,000	1074	+48
1,027	First National Bank, Mount Prospect, Ill.	235,754,000	204,601,000	1103	+76
1,028	Banco di Roma (Chicago), Chicago, Ill.	235,746,441	225,124,586	993	
1,029	First State Bank & Trust Co., Albany, Ga.	235,691,000	205,411,198	1100	+71
1,030	Lexington State Bank, Lexington, S.C.	235,565,807	191,870,000	1168	+ 138
1,031	Kanawha Bkg & Trust Co. NA, Charleston, W. Va.	234,948,684	224,111,000	997	
1,032	People's Banking & Trust Co., Marietta, Ohio	234,664,731	209,420,111	1077	+45
1,033	Grossmont Bank, La Mesa, Calif.	234,593,000	176,095,000	1297	+ 264
1,034	Comerica Bank-Kalamazoo, Kalamazoo, Mich.	234,406,000	223,868,000	998	
1,035	USTrust/Norfolk, Milton, Mass.	234,202,970	168,467,000	1356	+ 321
1,036	First Nat'l Bank of Lancaster Cty., Strasburg, Pa.	233,459,563	196,461,687	1141	+ 105
1,037	Liberty Bank, Honolulu, Hawaii	233,296,642	222,401,263	1005	
1,038	Main Bank, Wheeling, Ill.	233,294,341	213,867,336	1059	+21
1,039	Trust Co. Bank of Northeast Ga. NA, Athens, Ga.	233,274,000	194,387,000	1151	+ 112
1,040	First National Bank, Rochester, Minn.	233,197,000	248,710,000	898	
1,041	Citizens National Bank, Laurel, Md.	233,060,000	207,713,000	1088	+47
1,042	Washington Trust Co., Westerly, R.I.	233,043,837	213,559,690	1062	+20
1,043	Chemung Canal Trust Co., Elmira, N.Y.	232,155,000	208,091,717	1087	+44
1,044	Merchants National Bank, Topeka, Kan.	232,153,000	259,785,000	857	
1,045	Central Trust Co. of Northern Ohio NA, Lorain, Ohio	231,957,807	214,763,516	1050	+ 5
1,046	Old Kent Bank-Southeast, Trenton, Mich.	231,913,000	230,171,071	974	
1,047	First City Bank-Central Park, San Antonio, Tex.	231,814,507	209,623,370	1076	+29
1,048	Commercial Bank & Trust Co., Miami, Fla.	231,383,537	209,096,905	1081	+33
1,049	California Korea Bank, Los Angeles, Calif.	231,038,441	195,940,000	1144	+95
1,050	Farmers Trust Co., Carlisle, Pa.	231,034,772	186,507,329	1221	+ 171
1,051	Bank of Guam, Agana, Guam	231,023,000	170,534,441	1341	+ 290
1,052	Valley National Bank, Salinas, Calif.	230,909,000	132,549,000	1740	+ 688
1,053	Midway National Bank, St. Paul, Minn.	230,432,089	272,104,379	825	
1,054	Bossier Bank & Trust Co., Bossier City, La.	230,167,000	254,543,000	874	
1,055	Southside State Bank, Tyler, Tex.	230,119,000	228,717,000	979	
1,056	Citizens & Northern Bank, Ralston, Pa.	229,843,000	214,272,000	1056	
1,057	Bank of Elk Grove, Elk Grove Village, Ill.	229,337,000	211,117,000	1070	+13
1,058	Covington Trust & Banking Co., Covington, Ky.	229,311,814	180,771,000	1255	+ 197
1,059	FirstBank of Westland NA, Lakewood, Colo.	229,013,460	198,505,000	1130	+71
1,060	First City Bank of Richardson, Richardson, Tex.	228,648,000	205,548,000	1098	+38
1,061	DuBois County Bank, Jasper, Ind.	228,546,150	206,862,510	1090	+29
1,062	Hazleton National Bank, Nuremburg, Pa.	228,337,000	207,379,000	1089	+27
1,063	Commerce Bank NA, Marlton, N.J.	228,078,921	172,524,000	1326	+ 263
1,064	Deposit Bank, Du Bois, Pa.	227,911,000	220,310,686	1017	
1,065	Peoples-Liberty Bank & Trust Co., Covington, Ky.	227,721,246	214,657,851	1053	
1,066	United Bank of Fort Collins NA, Fort Collins, Colo.	227,664,407	217,944,647	1034	
1,067	Peoples Bank, Bloomington, Ill.	227,609,387	190,152,028	1183	+ 116
1,068	Texas Commerce Bank-Las Colinas, Irving, Tex.	227,296,443	204,369,000	1104	+36
1,069	West Suburban Bank, Lombard, Ill.	227,041,000	187,947,000	1204	+ 135
1,070	USTrust/Middlesex, Cambridge, Mass.	226,364,000	239,187,029	929	
1,071	Advest Bank, Hartford, Conn.	226,289,871	....	....	
1,072	First United Bank & Trust, Oakland, Md.	226,282,028	201,132,657	1113	+41
1,073	Thunderbird Bank, Phoenix, Ariz.	226,161,220	197,304,444	1137	+64
1,074	North Shore National Bank, Chicago, Ill.	226,018,433	216,053,630	1046	
1,075	Union Jersey Bk/Mid-State, Hazlet Twp., N.J.	225,907,000	205,533,000	1099	+24
1,076	Peoples Bank & Trust Co., Cedar Rapids, Iowa	225,656,734	214,699,742	1052	
1,077	Bank One Portsmouth, Portsmouth, Ohio	225,561,000	216,774,000	1042	
1,078	Commerce Union Bank, Memphis, Tenn.	225,500,116	192,484,000	1162	+84
1,079	MBank Odessa NA, Odessa, Tex.	225,064,182	213,619,994	1061	
1,080	American National Bank, Hamden, Conn.	224,842,666	172,940,451	1325	+ 245
1,081	Manufacturers Bank of Southfield NA, Mich.	224,692,000	190,830,000	1181	+ 100
1,082	Raceland Bank & Trust Co., Raceland, La.	224,592,001	208,315,164	1084	+ 2
1,083	Columbia National Bank, Chicago, Ill.	224,591,000	200,706,585	1116	+33
1,084	Bank & Trust Co., Arlington Heights, Ill.	224,519,200	199,371,000	1121	+37
1,085	Security Bank, Monroe, Mich.	224,014,006	212,715,183	1063	
1,086	Keystone National Bank, Punxsutawney, Pa.	223,776,888	218,079,950	1033	
1,087	Guardian Bank NA, Hempstead, N.Y.	223,766,374	225,158,321	992	
1,088	Valley Bank, Madison, Wis.	223,765,000	205,377,000	1101	+13
1,089	Banquest/First National Bank, Santa Fe, N.M.	223,677,901	216,636,000	1043	
1,090	Peoples Nat'l Bank of Central Penn., State College	223,509,650	142,024,000	1615	+ 525
1,091	Nevada State Bank, Las Vegas, Nev.	223,411,000	180,583,000	1256	+ 165
1,092	Norwest Bank Billings NA, Billings, Mont.	223,073,000	232,108,000	964	
1,093	City National Bank, Fort Smith, Ark.	222,981,634	235,940,923	945	
1,094	Allied Merchants Bank, Port Arthur, Tex.	222,536,365	223,381,000	999	
1,095	Citizens National Bank, Henderson, Tex.	222,260,997	152,331,712	1511	+ 416
1,096	United National Bank & Trust Co., Canton, Ohio	222,241,124	200,706,000	1117	+21
1,097	South Chicago Savings Bank, Chicago, Ill.	221,970,517	206,312,302	1094	
1,098	Busey First National Bank, Urbana, Ill.	221,967,654	201,714,890	1110	+12
1,099	Old Kent Bank of Grand Haven, Grand Haven, Mich.	221,761,000	213,977,000	1058	
1,100	First National Bank & Trust Co., Kearny, N.J.	221,740,384	196,215,052	1143	+43
1,101	First Wisconsin National Bank, Eau Claire, Wis.	221,555,112	198,101,625	1134	+33
1,102	Citizens National Bank, Decatur, Ill.	221,493,297	219,723,000	1020	
1,103	Grand Bank, Dallas, Tex.	221,272,000	208,227,000	1086	
1,104	Sun Bank of St. Lucie Cty., Fort Pierce, Fla.	220,994,996	198,525,000	1129	+25
1,105	First National Bank, Zanesville, Ohio	220,902,000	211,655,000	1069	
1,106	Security National Bank & Trust Co., Norman, Okla.	220,812,272	252,911,301	882	
1,107	Michigan National Bank of Macomb, Warren, Mich.	220,642,000	201,064,000	1114	+ 7
1,108	Old Kent Bank, Holland, Mich.	220,385,000	199,638,000	1119	+11
1,109	Central National Bank, New York, N.Y.	220,306,000	219,580,000	1021	
1,110	First Bank Minnesota NA, Virginia, Minn.	220,239,934	216,786,000	1041	
1,111	Hills Bank & Trust Co., Hills, Iowa	219,609,000	198,616,630	1128	+17
1,112	Bank of Babylon, Babylon, N.Y.	218,964,339	177,882,217	1280	+ 168
1,113	Dearborn Bank & Trust Co., Dearborn, Mich.	218,804,805	206,023,000	1097	
1,114	Amoskeag Nat'l Bank & Trust Co., Manchester, N.H.	218,717,430	185,485,875	1228	+ 114
1,115	Valley Bank & Trust Co., Chambersburg, Pa.	218,611,759	198,698,418	1126	+11
1,116	Trust Co. Bank of Cobb Cty. NA, Smyrna, Ga.	218,513,679	179,303,428	1267	+ 151
1,117	Colonial Bank of Northwest Ala., Lexington, Ala.	218,317,000	42,734,636	....	
1,118	Heritage/Pullman B & T Co., Chicago, Ill.	218,242,660	220,151,210	1019	
1,119	First City National Bank, Bryan, Tex.	218,058,490	191,454,673	1176	+57
1,120	Community Bank, Greenville, S.C.	218,029,000	176,697,000	1292	+ 172
1,121	American Trust & Savings Bank, Dubuque, Iowa	218,019,431	203,775,134	1106	
1,122	Inter-City Bank, Benton Harbor, Mich.	217,375,232	210,386,614	1072	
1,123	First National Bank, Fairbanks, Alas.	216,955,000	186,287,000	1224	+ 101
1,124	National Bank & Trust Co., South Bend, Ind.	216,872,000	196,981,856	1140	+16
1,125	Great Southern National Bank, Jackson, Miss.	216,692,000	218,355,000	1031	
1,126	InterFirst Bank Odessa NA, Odessa, Tex.	216,531,000	242,759,000	917	
1,127	Post Oak Bank, Houston, Tex.	216,516,000	221,599,986	1012	
1,128	St. Lawrence National Bank, Canton, N.Y.	216,421,000	198,653,000	1127	
1,129	First National Bank & Trust Co., Bismarck, N.D.	216,131,000	222,119,000	1010	
1,130	Concord National Bank, Concord, N.H.	216,023,000	182,551,000	1241	+ 111
1,131	Lexington State Bank, Lexington, N.C.	215,484,799	190,344,588	1182	+51
1,132	Peoples Bank & Trust Co., Waterloo, Iowa	215,376,000	206,784,000	1091	
1,133	Jefferson Trust & Savings Bank, Peoria, Ill.	215,314,654	193,029,000	1159	+26
1,134	American National Bank, Noblesville, Ind.	215,237,704	189,832,000	1188	+54
1,135	Allied Bank of Marble Falls, Marble Falls, Tex.	215,094,205	181,491,000	1249	+ 114
1,136	Bank of the Orient, San Francisco, Calif.	214,928,837	233,688,000	958	
1,137	American Asian Bank, San Francisco, Calif.	214,390,000	201,551,000	1112	
1,138	Parkway Bank & Trust Co., Harwood Heights, Ill.	214,322,502	181,284,218	1252	+ 114
1,139	National City Bank, Marion, Ohio	214,262,869	210,995,785	1071	
1,140	Texas Commerce Bank-Longview NA	213,255,388	225,637,658	991	
1,141	Jackson National Bank, Jackson, Tenn.	213,204,364	177,817,542	1282	+ 141
1,142	First State Bank, East Detroit, Mich.	212,948,000	194,026,492	1153	+11
1,143	Texas Commerce Bank-San Antonio	212,801,315	217,555,007	1035	
1,144	Central National Bank & Trust Co., Enid, Okla.	212,649,000	245,273,000	908	
1,145	General Bank NA, Belleville, Ill.	212,515,161	197,211,000	1138	
1,146	Hamilton Bank of Upper E. Tenn., Johnson City	212,254,614	209,247,398	1079	
1,147	First National Bank, Pikeville, Ky.	212,025,913	198,170,911	1133	
1,148	First Midwest Bank NA, Waukegan, Ill.	211,924,333	212,621,293	1064	
1,149	National City Bank, Norwalk, Ohio	211,893,394	138,931,288	1661	+ 512
1,150	Merchants Bank & Trust Co., Norwalk, Conn.	211,548,148	191,611,372	1173	+23
1,151	First Virginia Bank-Colonial, Richmond, Va.	211,319,000	142,905,446	1606	+ 455
1,152	Norwest Bank Rochester NA, Rochester, Minn.	211,309,000	230,837,000	971	
1,153	InterFirst Bank Corsicana NA, Corsicana, Tex.	211,157,000	196,369,180	1142	
1,154	First National Bank, Winter Park, Fla.	211,028,768	157,897,107	1444	+ 290
1,155	United Jersey Bank/Southwest, Camden, N.J.	210,829,000	199,221,000	1123	
1,156	Endicott Trust Co., Endicott, N.Y.	210,484,770	188,531,438	1200	+44
1,157	First Interstate Bank of Lea Cty., Hobbs, N.M.	210,256,000	189,930,000	1187	+30
1,158	Valley National Bank, Glendale, Calif.	210,120,219	188,937,625	1196	+38
1,159	First National Bank, Englewood, Colo.	209,898,769	214,612,130	1054	
1,160	Twentieth Street Bank Inc., Huntington, W. Va.	209,871,259	152,510,534	1508	+ 348
1,161	Longview Bank & Trust Co., Longview, Tex.	209,704,746	190,917,288	1180	+19
1,162	First Bank & Trust Co., Bryan, Tex.	209,668,837	202,603,083	1108	
1,163	Capital City First National Bank, Tallahassee, Fla.	209,633,146	199,099,000	1125	
1,164	Peoples National Bank, Piscataway, N.J.	209,582,849	186,979,690	1218	+54
1,165	United Missouri Bank of St. Louis Cty., Kirkwood	209,264,000	107,277,468	2223	+1058
1,166	First Guaranty Bank, Hammond, La.	209,034,000	237,578,000	937	
1,167	Merchants & Farmers Bank, Kosciusko, Miss.	208,943,013	187,788,000	1207	+40
1,168	Bank South, Macon, Ga.	208,819,000	165,073,829	1377	+ 209
1,169	First National Trust Bank, Sunbury, Pa.	208,726,385	202,191,004	1109	
1,170	First National Bank, Findlay, Ohio	207,933,309	187,687,000	1208	+38
1,171	First National Bank, Grand Forks, N.D.	207,501,352	187,136,000	1216	+45
1,172	First National Bank, Peoria, Ill.	207,337,848	194,690,830	1149	
1,173	First National Bank, Decatur, Ill.	207,334,130	210,257,734	1073	
1,174	First National Bank, Dubuque, Iowa	206,564,000	206,146,000	1096	
1,175	La Grange Bank & Trust Co., La Grange, Ill.	206,423,157	190,985,309	1179	+ 4
1,176	First National Bank, Farmington, N.M.	206,144,000	197,547,000	1136	
1,177	Dutchess Bank & Trust Co., Poughkeepsie, N.Y.	206,065,667	192,736,038	1161	
1,178	Council Bluffs Savings Bank, Council Bluffs, Iowa	206,031,822	175,900,366	1299	+ 121
1,179	Plano Bank & Trust Co., Plano, Tex.	205,877,020	191,255,982	1178	
1,180	Lafayette Bank & Trust Co., Lafayette, Ind.	205,739,000	191,925,154	1167	
1,181	Lincoln National Bank, Chicago, Ill.	205,656,000	202,828,000	1107	
1,182	First Commercial Bank, Sacramento, Calif.	205,069,000	227,783,000	984	
1,183	American National Bank, Vincennes, Ind.	205,021,293	206,302,000	1095	
1,184	Bank Audi (USA), New York, N.Y.	204,907,306	154,228,000	1488	+ 304
1,185	Torrey Pines Bank, Solana Beach, Calif.	204,842,000	112,916,192	2089	+ 904
1,186	First National Bank & Trust Co., Columbus, Neb.	204,743,000	192,010,264	1166	
1,187	Bank of Gonzales, Gonzales, La.	204,733,000	192,023,000	1165	
1,188	McHenry State Bank, McHenry, Ill.	204,723,000	195,412,000	1147	
1,189	United Bank of Texas, Austin, Tex.	204,692,000	294,611,000	755	
1,190	RepublicBank Lufkin, Lufkin, Tex.	204,671,505	193,448,531	1156	
1,191	Citizens National Bank & Trust Co., Oklahoma City	204,570,000	261,002,000	854	
1,192	Pan American Bank of Orlando NA, Orlando, Fla.	204,505,801	186,550,501	1220	+28
1,193	First National Bank, Blue Island, Ill.	204,406,000	194,654,000	1150	
1,194	Central Bank & Trust, Fort Worth, Tex.	204,166,213	194,236,301	1152	
1,195	Sandy Springs Nat'l Bank & Savings Inst., Md.	204,116,367	157,449,181	1449	+ 254
1,196	Beckley National Bank, Beckley, W. Va.	204,050,028	197,995,000	1135	
1,197	Old Second National Bank, Aurora, Ill.	204,004,000	181,539,000	1248	+51
1,198	Exchange National Bank, Jefferson City, Mo.	203,652,355	189,466,046	1191	
1,199	Union National Bank, Albany, N.Y.	203,425,000	173,218,432	1321	+ 122
1,200	Allied Bank-West Loop NA, Houston, Tex.	203,300,000	163,188,060	1392	+ 192

Limited-Service Banks Among Biggest Gainers in Assets Survey

Continued from Page 1

dles credit card operations for its parent Chase Manhattan Corp. — had a 131% gain in assets, to $4.51 billion on Dec. 31, from $1.96 billion a year earlier. Chase was established in Feb. 1982, under Delaware's Financial Center Development Act of 1981. Since yearend 1982, deposits have grown by almost 600%, and assets have risen by more than 1,300%.

Citibank (Delaware), New Castle, a Citicorp affiliate, had the second largest gain in asset rank among the top 400 banks. Its assets jumped by more than 700%, to $903.6 million on Dec. 31 — moving up 1,778 places to rank 340th. The bank, which was established in June 1982, is primarily engaged in cash management services and wholesale banking.

The Equitable Bank of Delaware, Dover, Del., a subsidiary of Equitable Bancorp., Baltimore, had a 60% gain in assets, moving up 248 places to rank 597th, with $424.6 million in assets. The bank was established in June 1982 and handles credit card operations for its parent.

The assets at the NBD Delaware Bank, Wilmington, an affiliate of NBD Bancorp., Detroit, grew by more than 114%, to $291.2 million on Dec. 31 — advancing 862 places to rank 831st. NBD Delaware was established on May 23, 1984, and is "currently confining its activities to credit cards," according to a spokesman for the bank.

NBD Delaware is the first bank to begin operations under Delaware's Consumer Credit Bank Act of June 1983. The act was designed to bring in institutions that found it difficult to meet both the capital and employment requirements of the Financial Center Development Act, or FCDA.

Under the FCDA, a bank must have $10 million in capital to begin operations; at the end of one year, it must have $25 million in capital as well as 100 employees. Under the Consumer Credit Bank Act, or CCBA, the bank's capital requirement is linked to its credit card portfolio. And the bank does not have to meet the employment requirement if it is linked to an association that does qualify.

Computer Communications of America and the Southwestern State Bank Card Association have recently established Delaware operations to provide services for CCBA banks. At present, six CCBA bank applications are pending, according to a spokesperson for the Office of the State Bank Commissioner.

Like the FCDA, banks established under the CCBA are limited to one location within Delaware. But there are two additional restrictions for these banks. They cannot accept deposits of less than $100,000, and they are limited in their operations to consumer loans only.

Mergers Also Played a Role

Mergers were another reason for substantial asset gains last year. In Missouri, merger activity was especially strong, as multibank holding companies took advantage of changes in banking law with respect to "facilities" to consolidate their smaller banks into larger units.

In 1983, the law permitted the establishment of a facility acquired through merger within the same county. In 1984, the law permitted banks that merged to keep their existing facilities and include the acquired bank as a facility as well. For example, Bank A with three facilities acquires Bank B with three facilities. Bank A now has seven facilities — its three, Bank B's three, and Bank B itself. In 1985, the law permitted the establishment of facilities into adjacent counties.

Among the top 500 banks in the nation, Commerce Bank St. Louis County, Clayton, Mo., had the largest gain in rank, moving up 1,882 places to 256th, with assets of $1.27 billion. The bank is a subsidiary of Commerce Bancshares Inc., Kansas City, Mo. On June 30, 1985, the bank, formerly known as Commerce Bank of Kirkwood, merged 11 affiliated banks of its parent and changed its name and location.

In addition to Commerce Bank, five other Missouri banks had substantial gains in rank. Landmark Bank, Clayton,

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its coverage of the financial services industry meets your information needs. So would you spend a moment to give us some feedback on the **American Banker Listing of the Top 2,500 U.S. Banks in Assets** survey that appears in today's edition? Over the past year we have incorporated many of your suggestions to provide more meaningful information. Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-4836.

(1.) How would you **change** the tabulation to make it more useful? What would you add?

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(2.) What do you like **best** about this tabulation?

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(3.) What do you like **least** about this tabulation?

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(4.) **How** do you use this information in your work?

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(5.) What **new** statistical survey would you like to see?

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Name (optional)______________________
Title______________________
Company______________________
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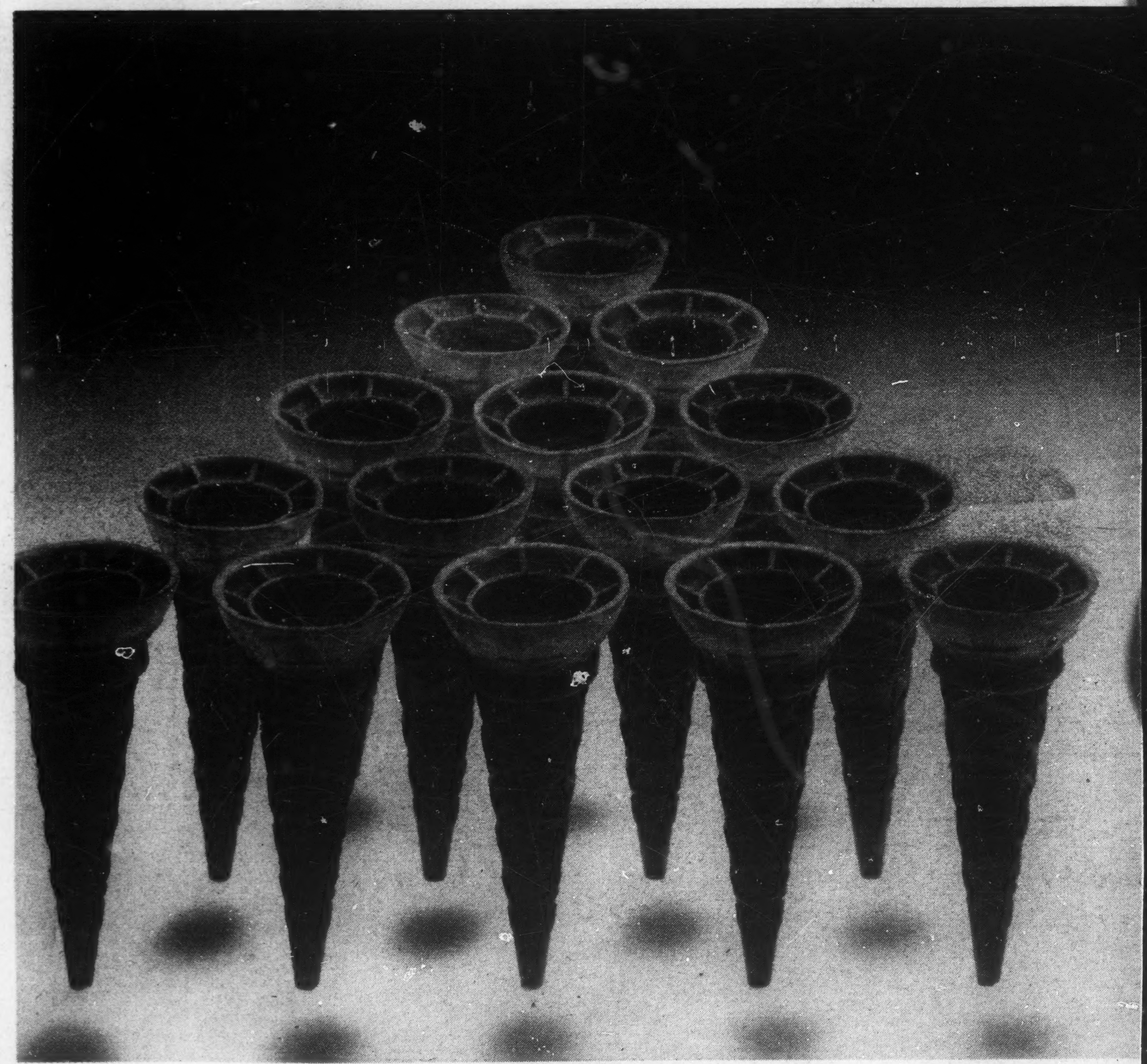


Franchising gives

Not long ago, few people considered the idea of bank franchising to be a sweet deal.

But today, a franchise from First Interstate is proving itself as a way for banks to meet growing competition from larger banks and other financial institutions. And the advantages of joining the nation's largest retail banking system look better and more numerous than ever.

Franchising: Best of both worlds.

As a First Interstate System franchisee, you continue operating under the same management and ownership. You share a recognizable, highly respected name–one associated with nearly $50 billion in assets and over 1,000 full-service banking offices–while retaining your independence.

Specifically, you gain opportunities to expand, diversify, and take advantage of sophisticated services that would otherwise be too costly. You can benefit from advanced data processing services, mortgage banking, discount brokerage, international trading, and much more. To your customers, you become a bank that's local but far-reaching, friendly but strong, conservative but innovative.

Franchising: The proven alternative.

We laid the foundation for

jumped 1,090 places to rank 431st. Commerce Bank of St. Joseph moved up 2,489 places to rank 972d. United Missouri Bank of St. Louis County, Kirkwood, rose 1,058 places to rank 1,165th. Landmark Bank of St. Charles County, St. Charles, was up 547 places to rank 1,499th; and Commerce Bank of St. Charles County, St. Charles, advanced 2,396 places to rank 2,163d.

Other Survey Findings

Overall, the largest gain in rank among the top 2,500 was scored by Indian Head National Bank, Keene, N.H. The 131-year-old bank acquired Ashuelot National Bank, Keene, on Jan. 1, 1985. As a result, its assets rose by more than 130%, to $120.3 million on Dec. 31, and it advanced 2,902 places to rank 2,062d.

American Bank, Norco, La., was the nation's 2,500th largest bank in assets, with $103.7 million on Dec. 31, 1985. A year earlier, the 2,500th bank was Farmers and Merchants Bank & Trust, Watertown, S.D., with assets of $97.8 million on Dec. 31, 1984.

Last year, 27 banks had assets of $10 billion or more, compared with 24 banks in 1984. Also, 74 banks had assets of $5 billion or more last year, compared with 67 in 1984. There were 312 banks with assets of $1 billion or more, up from 280 in 1984; and 816 banks had more than $300 million in assets last year, compared with 743 in 1984.

The total assets of the top 2,500 commercial banks in the nation rose 9.5% in 1985, to $2.31 trillion on Dec. 31. A year earlier, the top 2,500 banks had $2.11 trillion in assets.

The listing was prepared in cooperation with R.L. Polk & Co., Nashville, Tenn. The banks are listed in order of their total assets on Dec. 31, 1985. Total assets for Dec. 31, 1984, are also shown, along with the bank's 1984 asset rank. ■

New York Bill Would Let Dependent People Assign Heirs to Account Balance

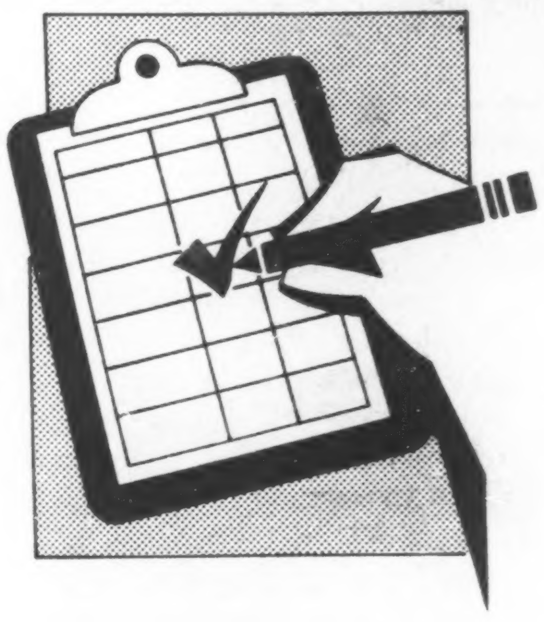
Special to the American Banker

ALBANY, N.Y. — A New York state legislator has proposed creating a "convenience account" to permit persons who must rely on a nonspousal second party for banking transactions to designate heirs to the account balance.

Under the present law, the balance of a joint account goes to the survivor.

Elderly and infirm persons who are unable to leave home often rely on a second party listed as a joint account holder in order to make transactions.

Under the new legislation, introduced by state Sen. Ralph Marino, R-Long Island, depositors can set up a "convenience account" in which the main depositor will determine whether the balance will pass to the survivor or someone else. ■



HOW CONSUMER AMERICA VIEWS THE CHANGING FINANCIAL SYSTEM

The *American Banker* is selling a 16-page reprint of its recently published series examining how American consumers view the great changes in the financial system.

Based on its second annual survey of 1,000 households conducted with help from Reichman Research Inc., a New York opinion research firm, the *American Banker* reprint examines a wide array of issues: how consumers view the health of the banking system, the integrity of bankers, and the performance of financial regulators.

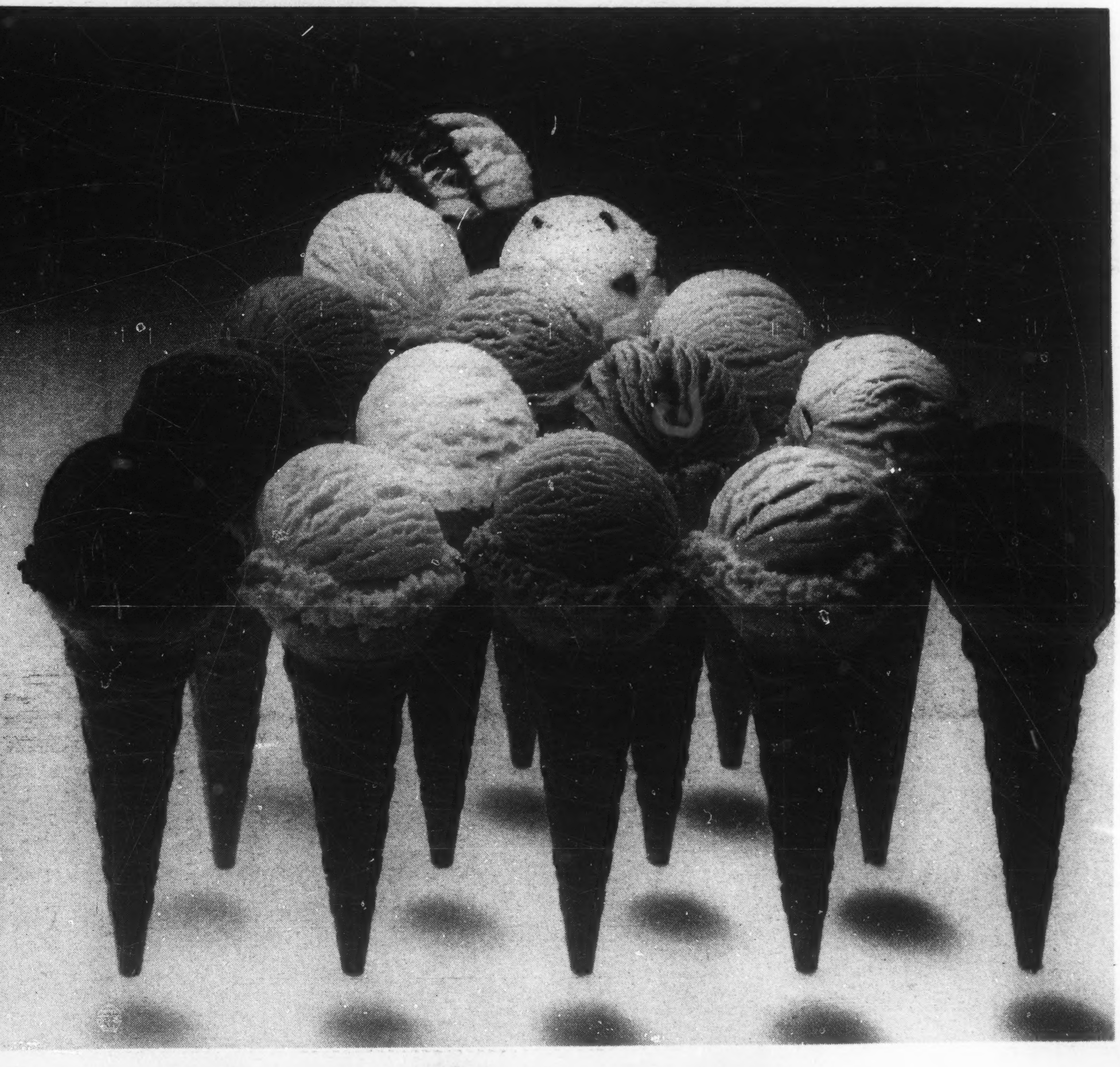
Americans were asked, too, what they think about and expect from interstate banking; how they view banking by mail, telephone, and computer; and whether they favor the expansion of powers for financial institutions.

The survey reprint also reports on what kinds of financial institutions most satisfy people, and whether Americans like new electronic banking services such as automated teller machines, direct deposit programs, and banking by home computer. And what does the public think about the thrift industry's problems?

Copies of the *American Banker* reprint can be obtained by sending a check for $15 for each copy to: *American Banker*, Att: Gina Caputo, One State Street Plaza, New York 10004 (212-943-8677).

In addition, Reichman Research is making available the survey data in a variety of other formats, including a hard copy report, magnetic tape, and a diskette package. Additional information, including a copy of the questionnaire, can be obtained from David Reichman, president, Reichman Research Inc., 3 East 44th St., New York 10017 (212-986-7709).

This is the second *American Banker* consumer attitudes survey. Copies of the previous survey, published in 1984, are available for $10 each.



you just desserts.

franchising in 1981 after uniting our own affiliates in 11 western states under the First Interstate name.

Since then, franchisees have come aboard from 10 states–Hawaii, Alaska, Montana, Wyoming, Colorado, Wisconsin, New Mexico, Iowa, North Dakota and Indiana. These operations represent 37 banks with 128 offices and $4.5 billion in combined assets.

Here's how one franchise bank profited immediately after changing its name:

First Interstate Bank of Wisconsin, positioned in America's dairy heartland, helped our trading division arrange the sale of $1 million worth of premium cattle to a major dairy products company in South Korea. The bank quickly found sellers and established itself as an organization that could handle complex international trade agreements.

To learn more about our franchising program, call John Dean, President, First Interstate System, Inc., at (213) 614-3043. He'll give you the scoop.

First Interstate® Bancorp

THE AMERICAN BANKER

2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
1,201	BancMidwest McLean Cty. NA, Bloomington, Ill.	202,945,000	117,811,682	1983	+ 782
1,202	River Forest State Bank & Trust Co., Ill.	202,885,000	188,532,000	1199	
1,203	Bryn Mawr Trust Co., Bryn Mawr, Pa.	202,761,000	158,912,049	1434	+ 231
1,204	NBD F&M Bank NA, Benton Harbor, Mich.	202,696,314	189,578,000	1189	
1,205	Commercial Bank & Trust Co., Griffin, Ga.	202,494,069	187,916,000	1205	
1,206	First National Bank, Sioux City, Iowa	202,456,204	181,231,000	1253	+47
1,207	Home National Bank, Milford, Mass.	202,439,751	115,679,391	2030	+ 823
1,208	Citizens National Bank, Meridian, Miss.	202,214,395	171,316,000	1335	+ 127
1,209	Bank of Belleville, Belleville, Ill.	202,157,000	180,290,000	1261	+52
1,210	Harris Bank, Roselle, Ill.	201,987,491	178,212,568	1276	+66
1,211	Southern California Bank, Downey, Calif.	201,978,077	184,727,500	1231	+20
1,212	F&M Bank, Menomonee Falls, Wis.	201,895,000	172,998,000	1324	+ 112
1,213	First National Bank, Springdale, Ark.	201,650,087	175,709,173	1301	+88
1,214	SafraBank, Miami, Fla.	201,095,835	233,727,709	957	
1,215	Beverly Bank, Chicago, Ill.	200,989,907	191,856,000	1170	
1,216	MBank Sherman NA, Sherman, Tex.	200,879,514	198,178,000	1132	
1,217	Citizens Fidelity Bk Hardin Cty, Elizabethtown, Ky.	200,875,000	178,000,841	1279	+62
1,218	InterFirst Bank Victoria, Victoria, Tex.	200,790,000	177,434,000	1284	+66
1,219	Laurel Bank, Ebensburg, Pa.	200,668,000	191,513,619	1174	
1,220	Commercial Bank & Trust Co., Muskogee, Okla.	200,657,000	189,364,730	1192	
1,221	Western Bank, Sioux Falls, S.D.	200,438,820	197,077,940	1139	
1,222	Valley Bank, Green Bay, Wis.	200,328,319	192,416,593	1164	
1,223	First National Bank of St. Louis Cty., Clayton, Mo.	200,013,000	341,185,000	653	
1,224	Michigan Avenue National Bank, Chicago, Ill.	199,986,000	181,483,364	1250	+26
1,225	First Jersey National Bank/Central, Perth Amboy	199,883,000	171,523,000	1333	+ 108
1,226	Midwest Bank & Trust Co., Elmwood Park, Ill.	199,137,211	167,432,496	1367	+ 141
1,227	Citizens State Bank, Owensboro, Ky.	198,781,829	175,733,721	1300	+73
1,228	Iowa State Bank & Trust Co., Iowa City, Iowa	198,520,963	187,378,475	1211	
1,229	Simsbury Bank & Trust Co., Simsbury, Conn.	198,431,000	177,406,000	1285	+56
1,230	Comerica Bank-Southfield, Southfield, Mich.	197,922,000	193,222,000	1158	
1,231	InterFirst Bank University Drive, Fort Worth, Tex.	197,898,205	187,259,114	1214	
1,232	Jefferson National Bank, Miami Beach, Fla.	197,877,765	163,029,712	1395	+ 163
1,233	County National Bank, Clearfield, Pa.	197,625,473	185,623,353	1227	
1,234	First Missouri Bank & Trust Co., Creve Coeur, Mo.	197,244,000	180,334,576	1259	+25
1,235	First Bank Robbinsdale NA, Robbinsdale, Minn.	196,749,000	152,773,000	1504	+ 269
1,236	Lake City Bank, Warsaw, Ind.	196,633,576	181,442,000	1251	+15
1,237	BayBank Merrimack Valley NA, Andover, Mass.	196,288,152	189,300,588	1193	
1,238	InterFirst Bank El Paso NA, El Paso, Tex.	196,081,000	177,153,000	1287	+49
1,239	Texas American Bank/Austin, Austin, Tex.	195,963,213	171,315,015	1336	+97
1,240	Bank One, Middletown, Ohio	195,788,000	169,262,000	1350	+ 110
1,241	South Main Bank, Houston, Tex.	195,627,102	170,776,918	1340	+99
1,242	Mercantile Bank, Jonesboro, Ark.	195,541,000	173,253,000	1320	+78
1,243	First National Bank, Logansport, Ind.	195,463,629	173,919,294	1313	+70
1,244	Burke & Herbert Bank & Trust Co., Alexandria, Va.	195,315,000	167,691,000	1363	+ 119
1,245	Shawmut Merchants Bank NA, Salem, Mass.	195,242,000	155,790,000	1465	+ 220
1,246	Shawmut Needham Bank NA, Needham, Mass.	194,756,000	161,345,000	1412	+ 166
1,247	Chatham Trust Co., Chatham Twp., N.J.	194,742,000	163,887,000	1388	+ 141
1,248	Citizens National Bank, Bowling Green, Ky.	194,613,000	191,399,056	1177	
1,249	Bank of Raleigh, Beckley, W. Va.	194,550,197	191,510,390	1175	
1,250	First National Bank, Clarksville, Tenn.	194,382,335	175,560,774	1302	+52
1,251	United Missouri City Bank, Kansas City, Mo.	194,360,031	180,213,538	1263	+12
1,252	Texas American Bank/McKinney NA, McKinney	194,273,046	158,413,522	1438	+ 186
1,253	Peoples Bank & Trust Co., Indianapolis, Ind.	193,957,549	170,524,000	1342	+89
1,254	Independent Bank & Trust Co., Willimantic, Conn.	193,874,000	175,193,905	1307	+53
1,255	First Farmers & Merchants NB, Columbia, Tenn.	193,308,424	152,801,655	1503	+ 248
1,256	Champaign National Bank, Champaign, Ill.	193,191,000	187,615,721	1210	
1,257	First National Bank, Orangeburg, S.C.	193,152,590	177,093,265	1288	+31
1,258	Johnson County Bank NA, Prairie Village, Kan.	193,114,847	174,534,350	1310	+52
1,259	Tri-City Bank & Trust Co., Blountville, Tenn.	192,765,000	175,448,000	1305	+46
1,260	Peoples Bank & Trust Co., Selma, Ala.	192,563,860	195,714,000	1146	
1,261	Merchants National Bank, Aurora, Ill.	192,501,062	170,973,426	1338	+77
1,262	Guaranty Bank & Trust Co., Oklahoma City, Okla.	192,382,621	190,072,981	1186	
1,263	FMB-LumbermansBank, Muskegon, Mich.	192,214,000	181,124,000	1254	
1,264	Marine Bank Dane Cty., Madison, Wis.	192,126,916	151,490,121	1517	+ 253
1,265	Comerica Bank-Troy, Troy, Mich.	192,117,000	167,587,000	1364	+99
1,266	SouthTrust Bank, Mobile, Ala.	191,682,193	175,929,999	1298	+32
1,267	First State Bank & Trust Co., Mission, Tex.	191,592,351	184,293,019	1233	
1,268	Chino Valley Bank, Chino, Calif.	191,496,000	164,866,000	1379	+ 111
1,269	Harris Bank Hinsdale NA, Hinsdale, Ill.	191,453,000	157,560,747	1447	+ 178
1,270	Drovers & Mechanics Bank, York, Pa.	191,415,504	176,745,000	1290	+20
1,271	Merchants National Bank, Fort Smith, Ark.	191,381,000	192,766,000	1160	
1,272	First National Bank, Lake Charles, La.	191,289,945	162,542,000	1402	+ 130
1,273	Brenton National Bank, Des Moines, Iowa	190,701,517	203,830,265	1105	
1,274	First National Bank, Troy, Ohio	190,518,291	167,280,821	1368	+94
1,275	Valley Bank, Janesville, Wis.	190,505,000	155,461,473	1471	+ 196
1,276	Richfield Bank & Trust Co., Richfield, Minn.	190,267,000	173,083,712	1322	+46
1,277	Michigan National Bank-Valley, Midland, Mich.	190,117,000	156,486,000	1459	+ 182
1,278	First National Bank, Vicksburg, Miss.	190,071,055	173,285,600	1319	+41
1,279	Canandaigua National Bank & Trust Co., N.Y.	190,025,000	173,514,238	1316	+37
1,280	Barnett Bank of Lake Cty. NA, Eustis, Fla.	189,954,000	167,445,534	1366	+86
1,281	Napa Valley Bank, Napa, Calif.	189,913,551	168,145,445	1359	+78
1,282	First-Merchants National Bank, Michigan City, Ind.	189,909,000	181,549,000	1247	
1,283	Charter National Bank-Houston, Houston, Tex.	189,898,000	185,759,000	1226	
1,284	Hutchinson National Bank & Trust Co., Kan.	189,897,048	224,164,742	996	
1,285	First Bank NA-Western Montana, Missoula, Mont.	189,333,000	189,275,000	1194	
1,286	Albany Bank & Trust Co. NA, Chicago, Ill.	189,141,000	175,275,000	1306	+20
1,287	Berkshire Bank & Trust Co., Pittsfield, Mass.	189,004,810	174,492,531	1311	+24
1,288	First United Bank, Bay Springs, Miss.	189,003,498	188,238,737	1202	
1,289	California Commerce Bank, Los Angeles, Calif.	188,907,000	179,342,000	1266	
1,290	Western National Bank, Cicero, Ill.	188,864,292	182,360,088	1243	
1,291	First National Bank, Big Spring, Tex.	188,789,673	177,838,486	1281	
1,292	West Des Moines State Bank, Iowa	188,778,361	157,196,151	1455	+ 163
1,293	Heritage Standard B & T Co., Evergreen Park, Ill.	188,683,000	159,363,660	1431	+ 138
1,294	Century National Bk & Tr Co., Rochester, Pa.	188,665,623	98,508,840	2479	+1185
1,295	Third National Bank, Ashland, Ky.	188,568,000	166,664,700	1369	+74
1,296	Bank of Illinois, Champaign, Ill.	187,644,562	157,856,000	1446	+ 150
1,297	Texas Commerce Medical Bank, Houston, Tex.	187,537,378	179,659,130	1264	
1,298	American Nat'l B & T Co., Bowling Green, Ky.	187,473,375	184,106,626	1235	
1,299	First National Bank, Warsaw, Ind.	187,460,000	182,205,000	1244	
1,300	United States National Bank, Galveston, Tex.	187,439,918	191,863,363	1169	
1,301	Fiduciary Trust Co., New York, N.Y.	187,264,587	193,885,479	1154	
1,302	Second National Bank, Hamilton, Ohio	187,154,000	155,173,991	1473	+ 171
1,303	First National Bank, Cicero, Ill.	187,135,689	186,685,000	1219	
1,304	Bank of Pasco Cty., Dade City, Fla.	187,125,000	178,268,509	1275	
1,305	First National Bank, Pampa, Tex.	186,890,240	178,395,446	1274	
1,306	Baker-Boyer National Bank, Walla Walla, Wash.	186,880,843	173,494,858	1317	+11
1,307	Citizens Banking Co., Salineville, Ohio	186,582,000	72,081,000	3495	+2188
1,308	Norwest Bank MetroWest NA, Hopkins, Minn.	186,580,000	186,496,000	1222	
1,309	National Security Bank, Chicago, Ill.	186,387,715	179,097,104	1268	
1,310	Northwest Bank & Trust Co., Davenport, Iowa	186,221,000	187,656,000	1209	
1,311	Franklin-Lamoille Bank, St. Albans, Vt.	186,196,535	171,714,859	1330	+19
1,312	Commercial National Bank, Berwyn, Ill.	186,179,669	167,922,596	1360	+48
1,313	Hibernia NB in Jefferson Parish, Metairie, La.	186,047,000	101,385,000	2392	+1079
1,314	M&I Bank of Madison, Madison, Wis.	185,769,134	189,536,594	1190	
1,315	Commercial National Bank, Tiffin, Ohio	185,664,818	181,753,935	1246	
1,316	Community State Bank, Bloomington, Minn.	185,648,000	164,302,000	1383	+67
1,317	Associated Manitowoc Bank NA, Manitowoc, Wis.	185,557,098	180,302,964	1260	
1,318	American National Bank, Libertyville, Ill.	185,549,750	156,327,346	1461	+ 143
1,319	First-Knox National Bank, Mount Vernon, Ohio	185,274,627	176,535,298	1293	
1,320	NBD Cadillac Bank, Cadillac, Mich.	185,273,000	187,220,000	1215	
1,321	University State Bank, Houston, Tex.	184,707,205	186,147,022	1225	
1,322	Rock Hill National Bank, Rock Hill, S.C.	184,555,267	151,821,783	1514	+ 192
1,323	General Bank, Los Angeles, Calif.	184,403,864	142,394,817	1611	+ 288
1,324	CommerceBank, Newport Beach, Calif.	184,378,000	127,390,022	1814	+ 490
1,325	Texas American Bank/West Side, Fort Worth, Tex.	184,232,000	188,810,383	1198	
1,326	Lafayette Bank & Trust Co., Bridgeport, Conn.	183,851,317	156,580,497	1458	+ 132
1,327	Texas American Bank/Riverside, Fort Worth, Tex.	183,844,000	176,738,576	1291	
1,328	Commercial Bank, Panama City, Fla.	183,785,718	163,454,651	1390	+62
1,329	First American National Bank, St. Cloud, Minn.	183,652,607	173,349,008	1318	
1,330	Norwest Bank Fargo NA, Fargo, N.D.	183,594,431	180,388,217	1258	
1,331	Wayne Cty. National Bank, Wooster, Ohio	183,546,086	159,556,891	1429	+98
1,332	First National Bank, Richmond, Ind.	183,406,000	168,674,000	1354	+22
1,333	State National Bank of Maryland, Rockville, Md.	183,395,992	135,640,126	1695	+ 362
1,334	Dixon National Bank, Dixon, Ill.	183,334,000	154,796,000	1479	+ 145
1,335	Baton Rouge Bank & Trust Co., Baton Rouge, La.	182,898,000	166,233,000	1371	+36
1,336	Trust Co. Bank of Columbus NA, Columbus, Ga.	182,875,000	161,137,000	1413	+77
1,337	Texas Commerce Bank-Corpus Christi NA	182,787,496	292,400,792	763	
1,338	Union Bank & Trust Co., Bartlesville, Okla.	182,719,000	187,285,000	1213	
1,339	Central National Bank, Sterling, Ill.	182,708,000	168,606,000	1355	+16
1,340	First Bank Grand NA, St. Paul, Minn.	182,324,000	139,648,000	1649	+ 309
1,341	Chicago City Bank & Trust Co., Chicago, Ill.	182,268,110	185,196,978	1229	
1,342	First Bank, McComb, Miss.	182,204,928	174,067,708	1312	
1,343	Nat'l Bk of Comm.-Brooksfield, San Antonio, Tex	182,000,000	155,589,029	1469	+ 126
1,344	Colorado National Bank-Pueblo, Pueblo, Colo.	181,910,000	176,427,000	1294	
1,345	Harleysville National Bank & Trust Co., Pa.	181,792,692	148,738,292	1535	+ 190
1,346	Bank One Alliance NA, Alliance, Ohio	181,714,180	146,512,149	1562	+ 216
1,347	Stillwater National Bank & Trust Co., Okla.	181,195,010	165,979,830	1372	+25
1,348	First National Bank, Highland, N.Y.	181,088,000	152,545,000	1507	+ 159
1,349	Comerica Bank-Ann Arbor NA, Ann Arbor, Mich.	180,905,813	168,206,000	1358	+ 9
1,350	Med Center Bank, Houston, Tex.	180,736,000	183,282,000	1238	
1,351	Citizens First National Bank, Princeton, Ill.	180,439,000	173,859,000	1314	
1,352	Security Nat'l Bank & Trust Co., Wheeling, W. Va.	180,165,300	164,798,339	1380	+28
1,353	Sun Bank & Tr/Charlotte Cty. NA, Port Charlotte, Fla.	180,130,740	158,089,265	1440	+87
1,354	National Exchange Bank & Trust, Fond Du Lac, Wis.	180,098,777	164,148,000	1384	+30
1,355	Heritage/Cty. Bank & Trust Co., Blue Island, Ill.	179,988,344	162,937,097	1397	+42
1,356	Mark Twain Kansas City Bank, Kansas City, Mo.	179,768,447	130,035,000	1769	+ 413
1,357	Wilber National Bank, Oneonta, N.Y.	179,767,000	155,776,000	1466	+ 109
1,358	Citizens Bank, Jonesboro, Ark.	179,762,000	159,940,000	1424	+66
1,359	Republic Bank, Clearwater, Fla.	179,704,000	129,492,000	1776	+ 417
1,360	Mercantile National Bank, Los Angeles, Calif.	179,262,000	118,181,000	1978	+ 618
1,361	Plains National Bank, Lubbock, Tex.	179,152,704	208,866,409	1082	
1,362	Ruston State Bank & Trust Co., Ruston, La.	179,004,000	138,059,000	1671	+ 309
1,363	City National Bank, Rockford, Ill.	179,003,000	169,677,000	1349	
1,364	First National Bank of Long Island, Glen Head, N.Y.	178,983,933	154,944,064	1476	+ 112
1,365	Cortland Savings & Banking Co., Cortland, Ohio	178,917,437	161,497,829	1411	+46
1,366	Coconut Grove Bank, Miami, Fla.	178,898,338	144,133,531	1588	+ 222
1,367	Norwest Bank Central NA, Minneapolis, Minn.	178,866,000	171,299,000	1337	
1,368	Bank of Kansas City, Kansas City, Mo.	178,861,000	227,857,000	982	
1,369	First State Bank, Uvalde, Tex.	178,821,716	175,512,209	1303	
1,370	Community First Bank, Bakersfield, Calif.	178,777,251	168,903,000	1352	
1,371	First Bankers of Polk Cty., Haines City, Fla.	178,669,812	162,005,770	1407	+36
1,372	Heritage Bank, Atlanta, Ga.	178,653,000	133,422,951	1724	+ 352
1,373	Waterloo Savings Bank, Waterloo, Iowa	178,636,481	177,683,023	1283	
1,374	Empire National Bank, Traverse City, Mich.	178,501,000	167,794,000	1362	
1,375	American National Bank & Trust Co., Muncie, Ind.	178,433,224	160,756,049	1416	+41
1,376	MBank Longview NA, Longview, Tex.	178,313,741	200,979,853	1115	
1,377	Texas American Bank/Levelland, Levelland, Tex.	178,295,000	171,757,000	1329	
1,378	Midlantic National Bank/Cranbury, Cranbury, N.J.	178,270,000	157,392,000	1451	+73
1,379	Bank of New Eng.-Barnstable Cty NA, Hyannis, MA	178,046,510	132,752,651	1739	+ 360
1,380	Metro National Bank, Denver, Colo.	178,021,000	182,782,000	1240	
1,381	Bank of the Hills, Austin, Tex.	178,008,135	121,048,965	1917	+ 536
1,382	River City Bank, Sacramento, Calif.	177,834,000	154,334,373	1486	+ 104
1,383	Richland Trust Co., Mansfield, Ohio	177,725,000	164,061,000	1385	+ 2
1,384	National Bank of Sarasota, Sarasota, Fla.	177,461,664	154,392,000	1484	+ 100
1,385	Commercial State Bank, St. Paul, Minn.	177,173,098	157,287,000	1454	+69
1,386	Bank of Granite, Granite Falls, N.C.	177,057,000	143,248,000	1599	+ 213
1,387	Bank One Dover NA, Dover, Ohio	176,952,813	154,541,618	1482	+95
1,388	First Interstate Bank of Golden NA, Golden, Colo.	176,935,503	162,957,305	1396	+ 8
1,389	Bank of Palm Beach & Trust Co., Palm Beach, Fla.	176,831,082	162,520,906	1403	+14
1,390	Commerce Union Bank Eastern, Oak Ridge, Tenn.	176,822,000	178,736,623	1272	
1,391	Concordia Bank & Trust Co., Vidalia, La.	176,796,831	161,734,990	1409	+18
1,392	RepublicBank Garland NA, Garland, Tex.	176,786,000	159,437,000	1430	+38
1,393	Raleigh County National Bank, Beckley, W. Va.	176,740,000	175,028,259	1308	
1,394	Mark Twain National Bank, Ladue, Mo.	176,647,000	150,556,000	1526	+ 132
1,395	Midwest Bank & Trust Co., Cleveland, Ohio	176,466,000	190,138,000	1184	
1,396	Bank of Commerce & Trust Co., Lexington, Ky.	176,465,246	179,082,000	1269	
1,397	Norwest Bank Mason City NA, Mason City, Iowa	176,437,665	170,086,827	1347	
1,398	Guaranty Bank & Trust Co., Denver, Colo.	176,367,000	186,428,408	1223	
1,399	Metropolitan Bank, Lima, Ohio	176,301,000	157,481,000	1448	+49
1,400	Enterprise Banking Co., Enterprise, Ala.	176,228,994	153,976,123	1492	+92

THE AMERICAN BANKER

2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
1,401	Planters Bank & Trust Co., Hopkinsville, Ky.	176,000,237	165,894,563	1373	
1,402	Midlantic Nat'l/Sussex & Merchants, Newton, NJ	175,825,000	151,695,000	1515	+ 113
1,403	Citizens & Peoples National Bank, Pensacola, Fla.	175,731,907	155,469,606	1470	+67
1,404	First Continental Bank & Trust, Overland Park, Kan.	175,707,850	148,088,000	1546	+ 142
1,405	Bank of Lincolnwood, Lincolnwood, Ill.	175,666,585	160,713,909	1418	+13
1,406	National City Bank, Rome, Ga.	175,641,162	150,754,444	1524	+ 118
1,407	First Wisconsin National Bank, Oshkosh, Wis.	175,396,079	170,426,227	1343	
1,408	Hawaii National Bank, Honolulu, Hawaii	175,268,000	168,392,000	1357	
1,409	Capital Bank, Dallas, Tex.	175,261,225	160,509,266	1420	+11
1,410	Cambridge Trust Co., Cambridge, Mass.	175,205,000	143,214,000	1600	+ 190
1,411	Bank of Waukegan, Waukegan, Ill.	175,121,000	158,435,000	1437	+26
1,412	First-Citizens National Bank, Dyersburg, Tenn.	174,845,000	157,892,000	1445	+33
1,413	Bank of Murray, Murray, Ky.	174,819,436	165,337,668	1376	
1,414	Franklin Bank & Trust Co., Franklin, Ind.	174,673,880	163,974,130	1386	
1,415	First Security T&S Bank, Elmwood Park, Ill.	174,573,000	158,254,000	1439	+24
1,416	Wauwatosa State Bank, Wauwatosa, Wis.	174,567,081	162,619,258	1400	
1,417	Trust Co. Bk. of Northwest Ga. NA, Rome, Ga.	174,120,000	168,992,000	1351	
1,418	Williamsport National Bank, Williamsport, Pa.	174,083,140	163,447,477	1391	
1,419	Norwest Bank Bismarck NA, Bismarck, N.D.	174,020,000	173,021,000	1323	
1,420	Savings Bank of Mendocino Cty., Ukiah, Calif.	173,967,311	159,184,225	1433	+13
1,421	Mark Twain So. Cty. Bank, St. Louis County, Mo.	173,796,000	172,241,000	1327	
1,422	Citizens State Bank, Corpus Christi, Tex.	172,901,538	171,527,000	1332	
1,423	Security Nat'l Bk & Tr Co., Duncan, Okla.	172,860,187	186,981,490	1217	
1,424	Greene County Bank, Greeneville, Tenn.	172,843,902	164,339,643	1382	
1,425	First National Bank, Anoka, Minn.	172,716,000	152,771,000	1505	+80
1,426	Indian Head Bank North, Littleton, N.H.	172,356,000	126,679,016	1826	+ 400
1,427	Tri-Counties Bank, Chico, Calif.	172,318,000	152,485,000	1509	+82
1,428	Bank One Coshocton NA, Coshocton, Ohio	172,311,354	147,647,031	1551	+ 123
1,429	First Bank, Slidell, La.	172,234,000	153,885,000	1493	+64
1,430	Uptown National Bank, Chicago, Ill.	172,070,861	152,859,813	1502	+72
1,431	Rock Springs National Bank, Rock Springs, Wyo.	171,907,942	143,126,814	1601	+ 170
1,432	County Bank, Palmetto, Fla.	171,815,000	109,097,000	2176	+ 744
1,433	United Jersey Bank/C National, Bridgeton, N.J.	171,760,000	154,878,000	1477	+44
1,434	Monticello State Bank, Monticello, Iowa	171,491,302	148,219,451	1540	+ 106
1,435	Eldorado Bank, Tustin, Calif.	171,279,000	170,334,000	1344	
1,436	Century Bank, Phoenix, Ariz.	171,240,000	185,047,363	1230	
1,437	Southwest Bank, St. Louis, Mo.	171,084,095	123,766,448	1871	+ 434
1,438	Farmers & Merchants Nat'l Bank, Bridgeton, N.J.	171,069,000	145,761,000	1571	+ 133
1,439	Naper Bank NA, Naperville, Ill.	171,065,000	144,853,700	1581	+ 142
1,440	First National Bank, Freeport, Ill.	170,834,739	164,990,000	1378	
1,441	Croghan Colonial Bank, Fremont, Ohio	170,815,000	154,573,000	1481	+40
1,442	Bank of Lexington & Trust Co. Inc., Lexington, Ky.	170,712,049	150,645,685	1525	+83
1,443	Fidelity Bank Northeast, Minneapolis, Minn.	170,640,000	....	....	
1,444	Northern Bank of Tennessee, Clarksville, Tenn.	170,609,504	158,868,917	1435	
1,445	Banco Financiero de Puerto Rico, Ponce, P.R.	170,600,000	145,566,307	1575	+ 130
1,446	First National Bank, South Miami, Fla.	170,569,615	157,340,450	1453	+ 7
1,447	Stockmens Bank & Trust Co., Gillette, Wyo.	170,448,000	191,645,000	1172	
1,448	Allied Northeast Bank NA, North Richland Hills, Tex.	170,315,000	184,228,000	1234	
1,449	Comerica Bank-Battle Creek, Battle Creek, Mich.	170,000,000	153,776,505	1496	+47
1,450	First National Bank, Portsmouth, N.H.	169,954,962	144,689,643	1582	+ 132
1,451	First Bank Southeast NA, Franksville, Wis.	169,885,007	136,989,066	1687	+ 236
1,452	Jefferson Bank & Trust, Lakewood, Colo.	169,588,498	193,337,000	1157	
1,453	Waukesha State Bank, Waukesha, Wis.	169,460,994	145,373,777	1577	+ 124
1,454	New Mexico National Bank, Albuquerque, N.M.	169,336,431	256,689,000	867	
1,455	Farmers & Merchants Trust Co., Chambersburg, Pa.	169,251,470	149,982,253	1532	+77
1,456	Bank of Hanover & Trust Co., Hanover, Pa.	169,251,268	151,548,823	1516	+60
1,457	First Nat'l Mercantile Bank & Trust Co., Joplin, Mo.	169,152,094	161,100,187	1414	
1,458	Norwest Bank Minot NA, Minot, N.D.	169,069,356	162,251,415	1406	
1,459	Santa Clarita National Bank, Valencia, Calif.	168,651,000	144,240,000	1586	+ 127
1,460	Centerre Bank of Columbia, Columbia, Mo.	168,597,000	160,772,000	1415	
1,461	TOTALBANK, Miami, Fla.	168,574,125	155,668,023	1467	+ 6
1,462	First National Bank, Magnolia, Ark.	168,530,231	162,434,571	1405	
1,463	Bank of Inverness, Inverness, Fla.	168,469,166	154,673,048	1480	+17
1,464	M&I First National Bank, West Bend, Wis.	168,462,700	119,313,479	1950	+ 486
1,465	Bank of Newport, Newport Beach, Calif.	168,339,560	163,053,623	1394	
1,466	First National Bank & Trust Co., Ponca City, Okla.	168,326,654	157,137,583	1456	
1,467	First Trust & Savings Bank, Kankakee, Ill.	168,290,257	159,934,741	1425	
1,468	Jefferson State Bank, Chicago, Ill.	168,212,298	162,752,555	1399	
1,469	BancTEXAS Richardson NA, Richardson, Tex.	167,850,000	184,454,000	1232	
1,470	InterFirst Bank Carrollton, Carrollton, Tex.	167,826,000	178,096,000	1277	
1,471	Merchants National Bank, Winona, Minn.	167,679,379	155,899,665	1464	
1,472	Commercial Bank, Salem, Ore.	167,646,000	160,145,000	1423	
1,473	Barnett Bank of St. Johns Cty., St. Augustine, Fla.	167,528,276	158,592,835	1436	
1,474	Central National Bank, Canajoharie, N.Y.	167,393,149	162,613,736	1401	
1,475	First American Bank, Ashland, Ky.	166,936,213	160,260,480	1422	
1,476	Cherry Creek National Bank, Denver, Colo.	166,513,000	176,236,602	1295	
1,477	Palmer-American National Bank, Danville, Ill.	166,492,000	161,704,000	1410	
1,478	Norwest Bank La Crosse NA, La Crosse, Wis.	166,419,004	157,917,297	1442	
1,479	Central Bank & Trust Co., Owensboro, Ky.	166,221,499	159,901,499	1427	
1,480	German American Bank, Jasper, Ind.	165,860,000	159,588,666	1428	
1,481	Blount National Bank, Maryville, Tenn.	165,795,733	167,516,986	1365	
1,482	Bank One Athens NA, Athens, Ohio	165,755,350	156,932,705	1457	
1,483	InterFirst Bank Temple NA, Temple, Tex.	165,494,000	165,714,000	1375	
1,484	State Bank of Freeport, Freeport, Ill.	165,424,000	146,074,000	1569	+85
1,485	American National Bank, Brunswick, Ga.	165,409,000	148,935,000	1534	+49
1,486	American National B&T Co., Shawnee, Okla.	165,331,746	163,953,877	1387	
1,487	MBank Greenway, Houston, Tex.	165,283,417	179,631,000	1265	
1,488	Avenue Bank & Trust Co., Oak Park, Ill.	165,276,000	153,313,000	1499	+11
1,489	Friendly National Bank, Oklahoma City, Okla.	165,150,584	145,890,868	1570	+81
1,490	Mercantile Trust & Savings Bank, Quincy, Ill.	165,004,382	155,083,641	1475	
1,491	East Lansing State Bank, East Lansing, Mich.	164,818,962	146,576,051	1561	+70
1,492	DeLay First Nat'l Bank & Trust Co., Norfolk, Neb.	164,566,779	147,922,386	1549	+57
1,493	BancTEXAS McKinney NA, McKinney, Tex.	164,542,000	139,372,000	1656	+ 163
1,494	City National Bank, Kankakee, Ill.	164,530,000	154,858,105	1478	
1,495	Bank of New England-Bristol Cty NA, Fall River, MA	164,436,764	137,470,000	1679	+ 184
1,496	Twin Falls Bank & Trust Co., Twin Falls, Idaho	164,403,000	157,908,341	1443	
1,497	InterFirst San Felipe Bank NA, Houston, Tex.	164,391,000	177,250,000	1286	
1,498	Texas Commerce Bank-Hurst NA, Hurst, Tex.	164,001,533	141,152,553	1628	+ 130
1,499	Landmark Bk of St. Charles Cty. NA, St. Charles, Mo.	163,821,000	114,826,000	2046	+ 547
1,500	Continental Bank & Trust Co., Milwaukee, Wis.	163,705,788	144,124,000	1589	+89

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
1,501	Texas Commerce Bank-Odessa, Odessa, Tex.	163,509,427	179,028,271	1270	
1,502	Security Savings Bank, Marshalltown, Iowa	163,339,076	154,117,000	1490	
1,503	Farmers & Merchants Bank, Morgantown, W. Va.	163,301,994	163,062,400	1393	
1,504	Colonial Bank of N. Alabama, Huntsville, Ala.	163,233,910	148,050,377	1547	+43
1,505	Maplewood Bank & Trust Co., Maplewood, N.J.	163,227,000	157,365,000	1452	
1,506	First National Bank, Kokomo, Ind.	163,188,527	148,138,564	1544	+38
1,507	First Midwest Bank/Moline NA, Moline, Ill.	162,886,000	146,863,000	1557	+50
1,508	Chicago Bank of Commerce, Chicago, Ill.	162,309,000	145,458,000	1576	+68
1,509	Toy National Bank, Sioux City, Iowa	162,278,000	140,533,261	1634	+ 125
1,510	Central State Bank, Muscatine, Iowa	162,271,794	149,604,359	1533	+23
1,511	First Midwest Bank/Danville NA, Danville, Ill.	162,180,000	176,215,000	1296	
1,512	Charter National Bank-Westheimer, Houston, Tex.	162,171,000	258,041,688	860	
1,513	Texas Commerce Bank-Fort Worth	162,059,143	170,107,957	1346	
1,514	Ephrata National Bank, Ephrata, Pa.	161,926,000	146,289,000	1566	+52
1,515	Shawmut First County Bank NA, Brockton, Mass.	161,777,000	142,715,000	1609	+94
1,516	Gettysburg National Bank, Gettysburg, Pa.	161,767,000	143,392,467	1596	+80
1,517	Flat Top National Bank, Bluefield, W. Va.	161,500,421	154,288,899	1487	
1,518	First National Bank, Carbondale, Pa.	161,411,000	150,863,000	1523	+ 5
1,519	County Nat'l Bank of S. Florida, North Miami Beach	161,392,000	167,916,000	1361	
1,520	Alameda First National Bank, Alameda, Calif.	161,276,000	147,493,000	1553	+33
1,521	Beaver Trust Co., Beaver, Pa.	161,258,110	140,427,035	1638	+ 117
1,522	Farmers' National Bank, Canfield, Ohio	161,176,702	145,187,133	1578	+56
1,523	American Bank of Commerce, El Paso, Tex.	161,124,491	139,345,113	1658	+ 135
1,524	Texas American Bank/Duncanville NA	161,014,000	137,867,000	1675	+ 151
1,525	First National Bank, Conway, Ark.	160,905,884	135,528,539	1696	+ 171
1,526	First National Bank, Massillon, Ohio	160,881,000	148,195,000	1543	+17
1,527	Farmers & Merchants State Bank, Archbold, Ohio	160,391,000	138,887,647	1662	+ 135
1,528	Central National Bank, Oklahoma City, Okla.	160,336,264	148,710,583	1536	+ 8
1,529	First City Bank of Highland Village, Houston, Tex.	160,299,071	155,980,101	1463	
1,530	First National Bank & Trust Co., Marquette, Mich.	160,286,052	155,665,297	1468	
1,531	Oak Brook Bank, Oak Brook, Ill.	160,227,000	125,591,000	1839	+ 308
1,532	Bank of Bethesda, Bethesda, Md.	160,198,000	133,330,335	1727	+ 195
1,533	Citizens Banking Co., Sandusky, Ohio	160,162,409	143,019,702	1603	+70
1,534	First Wisconsin National Bank, Fond Du Lac, Wis.	160,124,000	159,345,000	1432	
1,535	First Bankers of Palm Beach Cty NA, Boca Raton, Fla	159,950,823	183,231,377	1239	
1,536	Northbrook Trust & Savings Bank, Northbrook, Ill.	159,692,000	153,303,565	1500	
1,537	Blue Ball National Bank, Blue Ball, Pa.	159,687,686	143,866,673	1592	+55
1,538	Ohio Bank & Savings Co., Findlay, Ohio	159,656,000	86,791,735	2825	+1287
1,539	Fidelity Bank, Fuquay-Varina, N.C.	159,634,170	146,301,375	1565	+26
1,540	Adirondack Trust Co., Saratoga Springs, N.Y.	159,558,205	140,449,746	1637	+97
1,541	Eastern Heights State Bank, St. Paul, Minn.	159,375,632	125,819,105	1835	+ 294
1,542	Lakeside National Bank, Lake Charles, La.	159,265,000	151,916,000	1513	
1,543	Merchants Bank, Miami, Fla.	159,260,398	153,193,577	1501	
1,544	Bank One Sidney NA, Sidney, Ohio	159,176,685	134,340,000	1702	+ 158
1,545	United Bank of Waco NA, Waco, Tex.	159,010,291	140,268,000	1641	+96
1,546	Eagle National Bank, Miami, Fla.	158,998,521	148,216,057	1541	
1,547	Gulf National Bank, Lake Charles, La.	158,766,375	148,209,000	1542	
1,548	First National Bank, Moline, Ill.	158,642,000	137,568,000	1677	+ 129
1,549	Citizens National Bank, Leesburg, Fla.	158,601,010	141,704,860	1623	+74
1,550	Lincoln Trust Co., Hingham, Mass.	158,514,000	137,717,000	1676	+ 126
1,551	Union Bank & Trust Co., Ottumwa, Iowa	158,486,000	151,369,791	1519	
1,552	American National Bank, Terrell, Tex.	158,386,000	143,389,000	1597	+45
1,553	First NB of St. Landry Parish, Opelousas, La.	158,184,762	151,014,632	1522	
1,554	Interchange State Bank, Saddle Brook, N.J.	158,124,117	134,876,196	1701	+ 147
1,555	Jefferson Bank, Haverford, Pa.	157,828,000	107,970,696	2209	+ 654
1,556	Centerre Bank of Florissant, Florissant, Mo.	157,718,000	132,037,114	1750	+ 194
1,557	St. Landry Bank & Trust Co., Opelousas, La.	157,390,759	140,847,407	1629	+72
1,558	Planters Bank & Trust Co. of Virginia, Fishersville	157,377,000	132,122,000	1748	+ 190
1,559	Sun Bank/West Florida NA, Pensacola, Fla.	157,338,000	141,330,000	1626	+67
1,560	InterFirst Bank Oak Cliff, Dallas, Tex.	157,234,000	162,834,000	1398	
1,561	Citizens Valley Bank, Albany, Ore.	157,038,842	160,743,346	1417	
1,562	First Galesburg National Bank & Trust Co., Ill.	156,952,988	150,069,402	1531	
1,563	Mercantile Regional Bank, Kansas City, Mo.	156,893,000	138,355,320	1666	+ 103
1,564	Oak Lawn National Bank, Oak Lawn, Ill.	156,868,363	137,151,000	1685	+ 121
1,565	Union State Bank, Carmel, Ind.	156,754,811	133,018,000	1734	+ 169
1,566	Texas Commerce Bank NA, Lubbock, Tex.	156,575,692	170,886,818	1339	
1,567	Yardville National Bank, Yardville, N.J.	156,353,892	147,851,822	1550	
1,568	Skokie Trust & Savings Bank, Skokie, Ill.	155,943,537	140,485,403	1636	+68
1,569	Bank of San Diego, San Diego, Calif.	155,936,000	189,035,264	1195	
1,570	First State Bank, Springdale, Ark.	155,809,609	153,992,231	1491	
1,571	Urban National Bank, Franklin Lakes, N.J.	155,764,645	120,819,761	1921	+ 350
1,572	First National Bank, Temple, Tex.	155,703,187	146,970,372	1556	
1,573	Cumberland Valley Nat'l B & T Co., London, Ky.	155,687,592	143,019,000	1604	+31
1,574	First Interstate Bank of Santa Fe NA, Santa Fe, N.M.	155,679,000	171,915,000	1328	
1,575	InterFirst Bank SW Houston NA, Bellaire, Tex.	155,582,921	171,628,000	1331	
1,576	Rankin County Bank, Brandon, Miss.	155,476,000	141,893,035	1619	+43
1,577	First National Bank, Christiansburg, Va.	155,376,166	122,934,405	1884	+ 307
1,578	First National Bank, Hutchinson, Kan.	155,360,448	148,510,063	1538	
1,579	Lincoln National Bank, Encino, Calif.	155,331,651	125,007,316	1855	+ 276
1,580	Northwest Bank & Trust, Houston, Tex.	155,141,313	133,828,926	1719	+ 139
1,581	Commercial Nat'l Bank & Trust Co., Laurel, Miss.	155,058,310	156,461,732	1460	
1,582	Exeter Banking Co., Exeter, N.H.	155,015,000	129,102,700	1784	+ 202
1,583	Peoples Bank, Biloxi, Miss.	154,988,517	123,624,000	1873	+ 290
1,584	First Interstate Bank of Englewood NA, Colo.	154,725,399	155,192,000	1472	
1,585	Wayzata Bank & Trust Co., Wayzata, Minn.	154,724,000	142,075,000	1614	+29
1,586	First Safety Fund National Bank, Fitchburg, Mass.	154,681,000	133,167,126	1732	+ 146
1,587	Proctor Bank, Rutland, Vt.	154,467,888	122,893,000	1885	+ 298
1,588	First Interstate Bk of Wisconsin NA, Eau Claire	154,283,828	148,547,922	1537	
1,589	First National Bank, Valparaiso, Ind.	154,125,000	148,100,936	1545	
1,590	Community Nat'l B & T Co., Staten Island, N.Y.	154,030,913	131,176,654	1758	+ 168
1,591	Elliot State Bank, Jacksonville, Ill.	153,921,485	139,394,276	1653	+62
1,592	General Bank of St. Louis Cty., Clayton, Mo.	153,800,719	164,527,000	1381	
1,593	Bank of Bentonville, Bentonville, Ark.	153,742,569	145,652,315	1574	
1,594	Parker Square State Bank, Wichita Falls, Tex.	153,665,488	133,240,262	1730	+ 136
1,595	First National Bank, Ironton, Ohio	153,644,999	147,963,347	1548	
1,596	First National Bank, Muscatine, Iowa	153,626,000	157,428,000	1450	
1,597	First National Bank, West Chester, Pa.	153,497,195	142,324,508	1612	+15
1,598	First American National Bank, Chattanooga, Tenn.	153,497,000	N.A.	....	
1,599	Madison Bank & Trust Co., Madison, Ind.	153,433,494	147,631,858	1552	
1,600	First National Bank, Winnetka, Ill.	153,359,280	134,805,763	1703	+ 103

2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
1,601	First National Bank, Neenah, Wis.	153,245,000	141,929,000	1617	+16
1,602	Citizens Bank, Pikeville, Ky.	153,019,926	142,826,417	1608	+ 6
1,603	Georgia State Bank, Mableton, Ga.	152,823,191	127,797,286	1804	+ 201
1,604	Citizens Bank, Michigan City, Ind.	152,808,572	151,479,784	1518	
1,605	Comerica Bank-Livonia, Livonia, Mich.	152,761,000	122,531,000	1891	+ 286
1,606	First National Bank & Trust Co., La Porte, Ind.	152,650,000	143,900,000	1591	
1,607	First Bank & Trust, Groves, Tex.	152,483,851	138,160,129	1669	+62
1,608	National City Bank, Columbiana, Ohio	152,371,000	62,604,000	4077	+2469
1,609	First National Bank, Champaign, Ill.	152,260,453	154,434,227	1483	
1,610	First City National Bank, Lufkin, Tex.	152,215,045	150,373,993	1529	
1,611	Royal Bank of Pennsylvania, King of Prussia, Pa.	152,129,564	108,335,103	2198	+ 587
1,612	SouthTrust Bank of Huntsville NA, Huntsville, Ala.	152,072,808	131,493,508	1753	+ 141
1,613	Commercial Bank of Kendall, Miami, Fla.	152,012,000	132,280,000	1745	+ 132
1,614	Citizens Union Bank, Rogersville, Tenn.	151,986,000	138,817,000	1663	+49
1,615	Commerce Bank & Trust Co., Worcester, Mass.	151,905,000	134,572,000	1708	+93
1,616	Citizens Bank, Clovis, N.M.	151,824,706	144,612,997	1584	
1,617	Multibank National of Western Mass., Springfield	151,770,884	122,739,667	1887	+ 270
1,618	Miami Bank NA, Fairborn, Ohio	151,702,995	111,707,169	2112	+ 494
1,619	Capitol Bank & Trust, Chicago, Ill.	151,596,784	138,648,000	1664	+45
1,620	IntraWest Bank of Greeley NA, Greeley, Colo.	151,231,000	153,815,000	1494	
1,621	Lowndes Bank, Clarksburg, W. Va.	151,204,149	168,696,000	1353	
1,622	Barnett Bank of Alachua Cty., Gainesville, Fla.	151,046,000	134,039,000	1716	+94
1,623	NBC Bank-Eagle Pass NA, Eagle Pass, Tex.	150,822,040	132,754,114	1738	+ 115
1,624	National Bank, Greenwood, Ind.	150,734,000	141,761,000	1621	
1,625	American Nat'l Bank & Trust Co., Danville, Va.	150,708,995	138,270,647	1668	+43
1,626	Enterprise Bank-Houston, Houston, Tex.	150,568,943	169,756,230	1348	
1,627	Bank & Trust Co. of Old York Road, Willow Grove, Pa.	150,378,000	137,196,000	1684	+57
1,628	Transworld Bank, Sherman Oaks, Calif.	150,377,000	139,518,000	1652	+24
1,629	Republic Bank Ft. Worth East NA, Fort Worth, Tex.	150,364,088	141,566,638	1624	
1,630	Citizens Bank, Cookeville, Tenn.	150,315,861	144,150,583	1587	
1,631	Barretville Bank & Trust Co., Barretville, Tenn.	150,294,432	139,744,026	1648	+17
1,632	North Side Bank & Trust Co., Cincinnati, Ohio	150,276,622	131,019,539	1761	+ 129
1,633	Town & Country Bank, Raritan Twp., N.J.	150,255,000	123,998,000	1869	+ 236
1,634	Texas Commerce Bank-Stafford NA, Stafford, Tex.	150,193,341	159,906,066	1426	
1,635	Bank One, Marion, Ohio	150,118,000	139,871,578	1647	+12
1,636	Bank of Commerce, Abilene, Tex.	150,072,940	139,313,946	1659	+23
1,637	Alaska Statebank, Anchorage, Alas.	150,017,575	183,933,465	1236	
1,638	Central Bank, Tampa, Fla.	150,003,719	115,452,388	2035	+ 397
1,639	First National Bank & Trust Co., Rogers, Ark.	149,946,000	132,050,000	1749	+ 110
1,640	First Granite City National Bank, Granite City, Ill.	149,525,908	140,743,050	1631	
1,641	Society Bank of Southern Ohio, Hamilton, Ohio	149,497,977	125,996,096	1833	+ 192
1,642	First City Bank-Gulfgate, Houston, Tex.	149,079,660	139,381,723	1655	+13
1,643	First National Bank, Ames, Iowa	148,944,920	127,695,041	1807	+ 164
1,644	Security First National Bank, Alexandria, La.	148,838,764	128,977,569	1788	+ 144
1,645	Norwest Bank Great Falls NA, Great Falls, Mont.	148,678,000	170,188,397	1345	
1,646	First Alabama Bank, Dothan, Ala.	148,668,000	147,101,000	1554	
1,647	First National Bank, Ottawa, Ill.	148,421,000	128,946,000	1789	+ 142
1,648	Haltom City State Bank, Fort Worth, Tex.	148,385,158	134,529,340	1709	+61
1,649	Michigan National Bank-Michiana, Cassopolis	148,366,000	144,055,000	1590	
1,650	Illinois State Bank, Quincy, Ill.	148,358,643	141,552,020	1625	
1,651	Hillsboro Sun Bank, Plant City, Fla.	148,027,991	153,427,000	1498	
1,652	University Bank & Trust Co., Newton, Mass.	147,882,000	91,111,000	2675	+1023
1,653	Mercantile Bank & Trust, San Antonio, Tex.	147,749,561	134,019,172	1717	+64
1,654	Skylake State Bank, North Miami Beach, Fla.	147,584,000	146,215,000	1567	
1,655	First National Bank, Morton Grove, Ill.	147,547,105	139,358,011	1657	+ 2
1,656	Security State Bank, Starkville, Miss.	147,524,028	137,889,248	1674	+18
1,657	Sun Bank of Pasco Cty., Zephyrhills, Fla.	147,184,513	142,017,000	1616	
1,658	First State Bank & Trust Co., Conway, Ark.	147,082,000	132,490,000	1741	+83
1,659	Beneficial National Bank, Wilmington, Del.	146,999,000	93,426,000	2605	+ 946
1,660	Palmetto Bank & Trust Co., Palmetto, Fla.	146,952,141	128,936,186	1790	+ 130
1,661	Union Banking & Trust Co., Du Bois, Pa.	146,718,471	137,343,015	1681	+20
1,662	Norwest Bank Calhoun-Isles NA, Minneapolis	146,658,049	142,904,000	1607	
1,663	First National Bank & Trust Co., Enid, Okla.	146,328,265	166,338,451	1370	
1,664	First-Columbus National Bank, Columbus, Miss.	146,005,445	132,771,850	1737	+73
1,665	First National Bank, West Monroe, La.	145,922,826	141,736,516	1622	
1,666	First National Bank, Gladstone, Mo.	145,863,029	121,984,911	1901	+ 235
1,667	Metairie Bank & Trust Co., Metairie, La.	145,714,548	139,619,456	1650	
1,668	Middle Tennessee Bank, Columbia, Tenn.	145,673,331	121,438,629	1909	+ 241
1,669	United American Bank, Memphis, Tenn.	145,600,085	127,210,000	1817	+ 148
1,670	Merchandise National Bank, Chicago, Ill.	145,371,000	176,961,152	1289	
1,671	Norwest Bank Mankato NA, Mankato, Minn.	145,366,188	148,357,000	1539	
1,672	Mercantile National Bank, St. Louis County, Mo.	145,256,196	121,390,754	1910	+ 238
1,673	Delaware County Bank, Delaware, Ohio	145,250,007	120,638,467	1924	+ 251
1,674	Isabella Bank & Trust, Mount Pleasant, Mich.	145,204,841	133,482,907	1722	+48
1,675	Old Kent Bank of Brighton, Brighton, Mich.	145,158,208	129,410,000	1778	+ 103
1,676	Old Capital Bank & Trust Co., Corydon, Ind.	145,141,218	132,332,443	1743	+67
1,677	First National Bank, Danville, Ill.	145,118,346	141,798,000	1620	
1,678	Sunwest Bank, Tustin, Calif.	144,996,000	153,701,000	1497	
1,679	Central National Bank, Buckhannon, W. Va.	144,987,000	127,222,000	1815	+ 136
1,680	Bank of Cape Cod, Falmouth, Mass.	144,677,000	73,747,436	3408	+1728
1,681	Exchange Nat'l Bank & Trust Co., Ardmore, Okla.	144,617,629	145,097,048	1579	
1,682	Merchants & Farmers State Bank, Weatherford, Tex.	144,588,474	120,605,415	1926	+ 244
1,683	Commercial & Savings Bank, St. Clair, Mich.	144,576,497	134,236,337	1712	+29
1,684	First National Bank, Killeen, Tex.	144,542,890	142,692,874	1610	
1,685	First National Bank, Sidney, Ohio	144,419,296	128,698,000	1794	+ 109
1,686	Bank of Contra Costa, Walnut Creek, Calif.	144,404,000	107,435,000	2222	+ 536
1,687	Bank of New Roads, New Roads, La.	144,260,000	139,894,000	1646	
1,688	Third National Bank, Sedalia, Mo.	144,184,183	134,682,530	1705	+17
1,689	American Bank & Trust Co., Tulsa, Okla.	144,148,594	125,471,015	1842	+ 153
1,690	Boatmen's Bank, Cape Girardeau, Mo.	144,033,566	132,309,091	1744	+54
1,691	First National Bank, Bozeman, Mont.	143,896,000	146,212,000	1568	
1,692	American Bank & Trust Co., Marion, Ind.	143,854,284	134,724,419	1704	+12
1,693	Russell National Bank, Lewistown, Pa.	143,738,000	134,444,795	1710	+17
1,694	Bank of Edwardsville, Edwardsville, Ill.	143,637,701	138,029,938	1672	
1,695	Delta Bank & Trust Co., Belle Chasse, La.	143,571,658	153,789,382	1495	
1,696	First Bankers of Indian River Cty., Vero Beach, Fla.	143,536,406	140,070,956	1643	
1,697	Bank of Sturgeon Bay, Sturgeon Bay, Wis.	143,338,000	139,544,584	1651	
1,698	Aetna Bank, Chicago, Ill.	143,277,424	135,383,073	1697	
1,699	Western National Bank, Tulsa, Okla.	143,250,679	138,060,108	1670	
1,700	First National Bank & Trust Co., Newtown, Pa.	143,033,969	122,352,000	1892	+ 192
1,701	Allied Conroe Bank, Conroe, Tex.	142,971,685	160,528,082	1419	
1,702	Allied Fairbanks Bank, Houston, Tex.	142,933,408	128,443,102	1795	+93
1,703	Citizens National Bank, Hammond, La.	142,845,225	133,416,877	1725	+22
1,704	St. Johns Bank & Trust Co., St. Louis County, Mo.	142,801,723	129,853,682	1772	+68
1,705	Bank of Sante Fe, Santa Fe, N.M.	142,722,000	154,142,000	1489	
1,706	Farmers Bank, Frankfort, Ind.	142,699,605	139,945,733	1645	
1,707	Overland Park State Bank & Trust Co., Kan.	142,545,000	127,163,000	1819	+ 112
1,708	BankWest NA, Pierre, S.D.	142,460,749	140,507,445	1635	
1,709	Fishkill National Bank, Beacon, N.Y.	142,446,027	131,477,630	1754	+45
1,710	National Bank, Long Beach, Calif.	142,322,274	101,273,232	2397	+ 687
1,711	Centerre Bank Northland NA, N Kansas City, Mo.	142,219,610	79,956,325	3104	+1393
1,712	Farmers & Merchants Bank, Hagerstown, Md.	141,927,881	123,025,410	1881	+ 169
1,713	First National Bank & Trust Co., Ardmore, Okla.	141,923,524	142,087,918	1613	
1,714	Kentucky Nat'l Bank of Kenton Cty., Covington	141,864,485	121,383,575	1911	+ 197
1,715	United Bank of Lea Cty., Hobbs, N.M.	141,797,000	....	....	
1,716	First National Bank, Belen, N.M.	141,768,000	134,078,087	1714	
1,717	InterFirst Bank East Houston, Houston, Tex.	141,667,300	137,540,502	1678	
1,718	First State Bank & Trust Co., Edinburg, Tex.	141,623,858	139,244,804	1660	
1,719	Conway National Bank, Conway, S.C.	141,532,000	123,135,000	1878	+ 159
1,720	Miami Citizens Nat'l Bank & Trust Co., Piqua, Ohio	141,359,395	130,455,904	1765	+45
1,721	Security Bank & Trust Co., Mount Carmel, Ill.	141,319,657	128,774,000	1792	+71
1,722	North Fort Worth Bank, Fort Worth, Tex.	141,226,366	139,387,945	1654	
1,723	First Interstate Bank of Fargo NA, Fargo, N.D.	141,194,036	151,252,387	1520	
1,724	Old Orchard Bank & Trust Co., Skokie, Ill.	141,137,001	122,039,949	1899	+ 175
1,725	First Commonwealth Bank, Prestonsburg, Ky.	141,134,627	136,929,775	1688	
1,726	Citizens First National Bank, Storm Lake, Iowa	141,115,256	122,254,361	1897	+ 171
1,727	First National Bank, Kerrville, Tex.	141,048,000	131,195,885	1757	+30
1,728	Sun Bank Sarasota NA, Sarasota, Fla.	140,980,000	N.A.	....	
1,729	McIlroy Bank & Trust, Fayetteville, Ark.	140,927,000	140,647,000	1633	
1,730	American State Bank & Trust Co., Williston, N.D.	140,817,356	133,840,435	1718	
1,731	Hardwick Bank & Trust Co., Dalton, Ga.	140,795,459	122,956,000	1883	+ 152
1,732	First Nat'l Bank in St. Mary Parish, Morgan City, La.	140,787,061	144,645,230	1583	
1,733	Trust Co. Bank of South Georgia NA, Albany, Ga.	140,776,384	102,130,581	2357	+ 624
1,734	First City Bank-Windsor Park, San Antonio, Tex.	140,677,000	121,786,000	1903	+ 169
1,735	Clinton Bank & Trust Co., St. Johns, Mich.	140,529,000	135,744,000	1694	
1,736	Citizens Commercial Bank & Trust Co., Celina, Ohio	140,459,700	129,289,000	1780	+44
1,737	Panhandle Bank & Trust Co., Borger, Tex.	140,366,080	140,243,147	1642	
1,738	Gateway State Bank, Richmond, N.Y.	140,356,000	112,011,876	2106	+ 368
1,739	Mercantile Bank, Springfield, Mo.	140,228,000	146,700,000	1559	
1,740	NBD Roscommon Bank, Roscommon, Mich.	140,169,980	138,347,276	1667	
1,741	United Bank, Littleton, Colo.	140,029,000	123,499,450	1874	+ 133
1,742	National Bank & Trust Co., Wilmington, Ohio	139,978,113	130,828,986	1762	+20
1,743	Bank of Commerce & Trust Co., Crowley, La.	139,835,000	133,749,000	1720	
1,744	State Bank & Trust Co., Richmond, Ky.	139,785,119	125,659,000	1838	+94
1,745	Peoples State Bank, St. Joseph, Mich.	139,578,839	128,139,586	1798	+53
1,746	Bridgeville Trust Co., Bridgeville, Pa.	139,548,319	131,334,962	1755	+ 9
1,747	Bank of New England Northshore, Gloucester, Mass.	139,521,000	114,309,000	2056	+ 309
1,748	Glastonbury Bank & Trust Co., Glastonbury, Conn.	139,301,463	122,256,745	1896	+ 148
1,749	First National Bank, Olathe, Kan.	139,274,999	127,216,100	1816	+67
1,750	Commercial Savings Bank, Adrian, Mich.	139,256,697	121,121,003	1915	+ 165
1,751	City Bank & Trust Co., McMinnville, Tenn.	139,243,000	131,851,979	1751	
1,752	Citizens Bank, Houston, Tex.	139,228,094	146,839,442	1558	
1,753	Norwest Bank Sioux City NA, Sioux City, Iowa	139,042,000	142,928,000	1605	
1,754	Old Point National Bank of Phoebus, Hampton, Va.	138,818,169	118,527,613	1969	+ 215
1,755	Norwest Bank Fort Dodge NA, Fort Dodge, Iowa	138,788,386	133,381,038	1726	
1,756	Texas Commerce Bank-Garland, Garland, Tex.	138,552,826	125,880,512	1834	+78
1,757	First & Farmers Bank of Somerset Inc., Ky.	138,524,773	131,313,000	1756	
1,758	Bay Bank & Trust Co., Panama City, Fla.	138,471,948	121,597,344	1906	+ 148
1,759	First National Bank & Trust Co., Ada, Okla.	138,413,585	137,279,126	1683	
1,760	Falmouth National Bank, Falmouth, Mass.	138,413,233	117,670,107	1986	+ 226
1,761	Franklin Park Bank, Franklin Park, Ill.	138,028,105	128,117,000	1800	+39
1,762	Flemington National Bank & Trust Co., N.J.	137,991,000	116,744,624	2010	+ 248
1,763	National Bank of Sussex Cty., Branchville, N.J.	137,980,000	124,829,000	1859	+96
1,764	Devon Bank, Chicago, Ill.	137,916,000	137,944,000	1673	
1,765	InterFirst Bank Denison NA, Denison, Tex.	137,800,000	118,507,000	1970	+ 205
1,766	Bank of Greer, Greer, S.C.	137,783,000	120,318,000	1934	+ 168
1,767	Dakota Bank & Trust Co., Fargo, N.D.	137,760,363	145,743,000	1572	
1,768	First National Bank & Trust Co., Williston, N.D.	137,748,000	124,391,000	1862	+94
1,769	Sunwest Bank of Clovis NA, Clovis, N.M.	137,745,963	126,391,107	1828	+59
1,770	American Pacific State Bank, N Hollywood, Calif.	137,650,475	118,894,216	1959	+ 189
1,771	First Security Bank, Bozeman, Mont.	137,580,000	118,242,000	1976	+ 205
1,772	InterFirst Bank Alamo Heights NA, San Antonio, Tex.	137,553,000	119,336,433	1949	+ 177
1,773	Ramapo Bank, Wayne, N.J.	137,402,092	131,798,757	1752	
1,774	Mark Twain State Bank, Bridgeton, Mo.	137,288,000	130,689,000	1763	
1,775	Bank of Beverly Hills, Beverly Hills, Calif.	137,264,735	105,042,000	2286	+ 511
1,776	Park National Bank, Chicago, Ill.	137,232,150	125,583,609	1840	+64
1,777	Comerica Bank-Metro East NA, Sterling Hts, Mich	137,217,000	119,503,000	1946	+ 169
1,778	County National Bank, Montrose, Pa.	136,912,844	124,217,000	1866	+88
1,779	Hershey Bank, Hershey, Pa.	136,879,793	131,039,406	1760	
1,780	National Bank, Logan, W. Va.	136,733,814	127,567,170	1810	+30
1,781	Pelham Bank & Trust Co., Pelham, N.H.	136,727,000	117,149,346	1994	+ 213
1,782	City National Bank & Trust Co., Norman, Okla.	136,692,984	133,451,233	1723	
1,783	Marine First National Bank, Janesville, Wis.	136,688,000	137,291,000	1682	
1,784	Elston Bank & Trust Co., Crawfordsville, Ind.	136,648,647	130,348,352	1767	
1,785	Norwest Bank Cheyenne NA, Cheyenne, Wyo.	136,631,680	122,574,713	1890	+ 105
1,786	InterFirst Bank Waco NA, Waco, Tex.	136,631,000	143,465,309	1595	
1,787	New Milford Bank & Trust Co., New Milford, Conn.	136,623,789	109,014,000	2178	+ 391
1,788	First National Bank, Austin, Minn.	136,616,000	152,243,000	1512	
1,789	First National Bank, San Diego, Calif.	136,592,000	103,102,000	2334	+ 545
1,790	First National Bank, Bay City, Tex.	136,535,448	140,005,627	1644	
1,791	United Savings Bank, Tecumseh, Mich.	136,463,078	125,452,401	1844	+53
1,792	Fresno Bank of Commerce, Fresno, Calif.	136,301,000	126,358,000	1829	+37
1,793	Texas American Bank/Midland, Midland, Tex.	136,162,000	161,864,850	1408	
1,794	Annapolis Banking & Trust Co., Annapolis, Md.	136,152,726	115,935,000	2026	+ 232
1,795	Blue Ridge Bank & Trust Co., Kansas City, Mo.	136,116,330	125,489,000	1841	+46
1,796	Bank IV Olathe NA, Olathe, Kan.	136,104,874	129,228,642	1782	
1,797	InterWest Bank of Arizona, Tucson, Ariz.	135,883,311	128,154,000	1797	
1,798	Citizens Banking Co., Anderson, Ind.	135,732,000	124,370,852	1863	+65
1,799	First National Bank & Trust, Fort Walton Beach, Fla.	135,701,005	125,670,342	1837	+38
1,800	Kentucky Bank & Trust Co., Madisonville, Ky.	135,691,077	125,344,933	1846	+46

THE AMERICAN BANKER

2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
1,801	Wheeling National Bank, Wheeling, W. Va.	135,648,000	129,606,000	1775	
1,802	Quakertown National Bank, Quakertown, Pa.	135,635,000	122,333,000	1894	+92
1,803	Fredericktown Bank & Trust Co., Frederick, Md.	135,459,000	125,418,000	1845	+42
1,804	Bank of Weirton, Weirton, W. Va.	135,393,335	132,976,778	1735	
1,805	Security Bank & Trust Co., Mount Vernon, Ill.	135,340,533	125,083,370	1851	+46
1,806	ClayDesta National Bank, Midland, Tex.	135,263,888	129,833,708	1773	
1,807	North American Bank & Trust Co., Stratford, Conn.	135,252,000	116,499,000	2017	+ 210
1,808	Baltimore Trust Co., Selbyville, Del.	135,180,716	118,443,437	1973	+ 165
1,809	Jefferson Bank & Trust Co., St. Louis, Mo.	135,100,848	128,986,000	1787	
1,810	Kleberg First National Bank, Kingsville, Tex.	135,089,216	124,464,740	1861	+51
1,811	Bank of Smithtown, Smithtown, N.Y.	135,054,325	118,402,919	1974	+ 163
1,812	First City National Bank, San Angelo, Tex.	135,024,714	126,342,977	1830	+18
1,813	Nazareth National Bank & Trust Co., Nazareth, Pa.	135,002,000	116,774,577	2007	+ 194
1,814	Belmont Cty. National Bank, St. Clairsville, Ohio	134,978,000	133,192,773	1731	
1,815	Alice National Bank, Alice, Tex.	134,906,984	137,440,056	1680	
1,816	American National Bank, Bensenville, Ill.	134,788,643	124,942,929	1858	+42
1,817	Commerce Union Bank-Chattanooga, Tenn.	134,761,000	114,702,000	2048	+ 231
1,818	New Holland Farmers Nat'l Bank, New Holland, Pa.	134,548,188	124,141,926	1867	+49
1,819	Farmers National Bank, Shelbyville, Ind.	134,426,315	121,133,798	1914	+95
1,820	Liberty Bank of Maryland, Cumberland, Md.	134,318,841	118,991,225	1958	+ 138
1,821	Harris Bank Glencoe-Northbrook NA, Glencoe, Ill.	134,308,519	119,649,000	1941	+ 120
1,822	First City Bank & Trust Co., Hopkinsville, Ky.	134,276,485	126,088,418	1831	+ 9
1,823	First National Bank, Harvey, Ill.	134,261,476	115,197,022	2039	+ 216
1,824	Park West B & T Co., West Springfield, Mass.	134,189,117	115,524,842	2033	+ 209
1,825	Citizens Bank & Trust Co., Baytown, Tex.	134,148,112	120,624,567	1925	+ 100
1,826	First Charter National Bank, Concord, N.C.	133,839,561	120,602,000	1927	+ 101
1,827	Citizens National Bank, Bryan, Ohio	133,762,000	127,008,000	1822	
1,828	Cass Bank & Trust Co., St. Louis, Mo.	133,599,000	163,696,000	1389	
1,829	Ohio Valley Bank Co., Gallipolis, Ohio	133,597,853	120,648,000	1923	+94
1,830	InterFirst Bank Nassau Bay NA, Houston, Tex.	133,470,000	123,666,000	1872	+42
1,831	National Bank, Fredericksburg, Va.	133,463,783	116,244,439	2020	+ 189
1,832	M&I Bank of Beloit, Beloit, Wis.	133,456,000	134,073,000	1715	
1,833	IntraWest Bank of Boulder NA, Boulder, Colo.	133,433,308	134,616,000	1707	
1,834	Gulf Coast National Bank, Sarasota, Fla.	133,340,982	129,074,666	1785	
1,835	First National Bank, Huntsville, Tex.	133,310,000	124,348,246	1864	+29
1,836	First National Bank & Trust Co., Helena, Mont.	133,191,000	127,997,000	1803	
1,837	American Bank of St. Louis, St. Louis, Mo.	133,154,000	133,582,000	1721	
1,838	First Community Bank Inc., Princeton, W. Va.	133,111,000	141,899,000	1618	
1,839	Security Bank & Trust Co., Vincennes, Ind.	133,052,067	140,750,826	1630	
1,840	Bremen Bank & Trust Co., Tinley Park, Ill.	133,035,000	117,073,000	1997	+ 157
1,841	First Bank, Ketchikan, Alas.	132,866,226	115,990,267	2024	+ 183
1,842	Empire Bank, Springfield, Mo.	132,820,019	117,287,000	1991	+ 149
1,843	California Overseas Bank, Los Angeles, Calif.	132,818,781	136,330,917	1690	
1,844	Phillipsburg National Bank & Trust Co., N.J.	132,783,000	127,757,608	1805	
1,845	Centerre Bank of Chesterfield, Chesterfield, Mo.	132,764,065	105,871,000	2265	+ 420
1,846	Parkdale Bank, Corpus Christi, Tex.	132,624,389	143,351,986	1598	
1,847	Industrial Trust & Savings Bank, Muncie, Ind.	132,599,167	126,962,021	1824	
1,848	Miners National Bank, Pottsville, Pa.	132,560,000	127,673,000	1808	
1,849	Texas American Bank/Tyler NA, Tyler, Tex.	132,537,000	122,725,000	1888	+39
1,850	First National Bank, Burlington, Iowa	132,506,000	128,097,000	1801	
1,851	Third National Bank, Sandusky, Ohio	132,402,211	129,898,917	1770	
1,852	InterFirst Bank Beaumont, Beaumont, Tex.	132,387,870	146,438,238	1563	
1,853	Fort Thomas-Bellevue Bank, Fort Thomas, Ky.	132,261,764	119,224,514	1954	+ 101
1,854	Stock Yards Bank & Trust Co., Louisville, Ky.	132,202,950	119,940,733	1938	+84
1,855	Mercantile-Commerce Trust Co., St. Louis, Mo.	132,017,000	118,075,165	1979	+ 124
1,856	Farmers State Bank, Marion, Iowa	131,915,000	124,263,000	1865	+ 9
1,857	Pawtucket Trust Co., Pawtucket, R.I.	131,770,528	134,972,844	1700	
1,858	Edgewater National Bank, Englewood Cliffs, N.J.	131,697,069	118,365,056	1975	+ 117
1,859	Bank of Washington, Washington, Mo.	131,658,759	115,326,570	2037	+ 178
1,860	Peoples Bank & Trust Co., Grand Haven, Mich.	131,624,487	125,456,413	1843	
1,861	Skagit State Bank, Burlington, Wash.	131,567,391	125,105,891	1849	
1,862	Fredonia State Bank, Nacogdoches, Tex.	131,528,672	111,519,133	2120	+ 258
1,863	Traders & Farmers Bank, Haleyville, Ala.	131,483,000	115,878,000	2027	+ 164
1,864	Key Bank of Long Island, Sayville, N.Y.	131,378,000	99,701,852	2441	+ 577
1,865	First National Bank, Lawrence, Kan.	131,235,233	111,050,002	2131	+ 266
1,866	First National Bank, Lincolnwood, Ill.	131,166,000	128,015,000	1802	
1,867	Metropolitan National Bank, Biloxi, Miss.	131,154,397	87,675,000	2788	+ 921
1,868	County Banking & Trust Co., Elkton, Md.	131,094,444	126,791,226	1825	
1,869	Central National Bank, Silver Spring, Md.	131,070,096	110,218,059	2155	+ 286
1,870	Bank of Wheaton, Wheaton, Ill.	130,938,000	117,126,000	1995	+ 125
1,871	Carrollton Bank, Baltimore, Md.	130,803,000	115,223,000	2038	+ 167
1,872	Fremont Bank, Fremont, Calif.	130,725,000	111,700,152	2114	+ 242
1,873	First National Bank, Fairmont, W. Va.	130,693,385	126,992,022	1823	
1,874	First National Bank & Trust Co., Salina, Kan.	130,607,000	146,670,000	1560	
1,875	Woodfield Bank, Schaumburg, Ill.	130,578,896	110,876,564	2136	+ 261
1,876	Citizens Trust & Savings Bank, South Haven, Mich.	130,476,122	128,840,657	1791	
1,877	National Bank Wyandotte-Taylor, Taylor, Mich.	130,443,490	124,943,182	1857	
1,878	Mountain States Bank, Denver, Colo.	130,406,949	131,144,099	1759	
1,879	First National Bank, Stevens Point, Wis.	130,036,746	117,644,474	1987	+ 108
1,880	Guaranty National Bank, Huntington, W. Va.	129,945,805	129,248,528	1781	
1,881	Union Bank & Trust Co., Lincoln, Neb.	129,882,198	96,478,000	2530	+ 649
1,882	Citizens Bank & Trust Co., Chillicothe, Mo.	129,828,000	123,235,000	1877	
1,883	First Interstate Bank of Roswell, Roswell, N.M.	129,819,341	127,432,053	1813	
1,884	North Side Deposit Bank, Pittsburgh, Pa.	129,817,756	117,178,277	1993	+ 109
1,885	Greenfield Banking Co., Greenfield, Ind.	129,815,781	122,973,063	1882	
1,886	Bellingham National Bank, Bellingham, Wash.	129,765,000	116,570,692	2016	+ 130
1,887	Union National Bank & Trust Co., Manhattan, Kan.	129,419,091	109,833,361	2162	+ 275
1,888	Cleveland Bank & Trust Co., Cleveland, Tenn.	129,286,060	116,932,493	2002	+ 114
1,889	Hoosier State Bank of Indiana, Hammond, Ind.	129,116,834	122,052,367	1898	+ 9
1,890	InterFirst Bank Mount Pleasant NA, Tex.	129,113,000	127,107,755	1820	
1,891	MBank Fort Worth East, Fort Worth, Tex.	129,069,000	121,463,000	1908	+17
1,892	First National Bank & Trust Co., Quincy, Ill.	129,047,000	118,732,678	1963	+71
1,893	Scottsbluff National Bank & Trust Co., Neb.	129,030,000	121,791,000	1902	+ 9
1,894	Shawmut Bk of Hampshire Cty NA, Amherst, MA	129,021,000	101,403,000	2389	+ 495
1,895	Valley State Bank, Encino, Calif.	128,934,000	114,033,000	2062	+ 167
1,896	Barnett Banks Trust Co. NA, Jacksonville, Fla.	128,876,619	71,170,275	3553	+1657
1,897	Downers Grove National Bank, Downers Grove, Ill.	128,828,000	129,383,000	1779	
1,898	Wyoming County Bank, Warsaw, N.Y.	128,809,434	114,545,270	2053	+ 155
1,899	Foothill Independent Bank, Glendora, Calif.	128,793,864	108,855,933	2180	+ 281
1,900	La Porte Bank & Trust Co., La Porte, Ind.	128,720,532	128,761,812	1793	
1,901	Noland Road Mercantile Bank, Independence, Mo.	128,632,356	112,628,000	2096	+ 195
1,902	Texas Commerce Bank-Tanglewood, Houston, Tex.	128,630,632	125,017,340	1854	
1,903	Guaranty Bank, Mount Pleasant, Tex.	128,594,773	135,128,027	1699	
1,904	Bay City Bank & Trust Co., Bay City, Tex.	128,344,671	113,934,956	2065	+ 161
1,905	First National Bank, New Albany, Miss.	128,288,467	113,402,753	2077	+ 172
1,906	First Bank Butte NA, Butte, Mont.	128,251,000	116,749,000	2008	+ 102
1,907	Monroe County Bank, Bloomington, Ind.	128,219,935	112,065,655	2104	+ 197
1,908	Union Center National Bank, Union, N.J.	128,190,468	108,776,934	2183	+ 275
1,909	Brotherhood Bank & Trust Co., Kansas City, Kan.	128,171,335	121,095,000	1916	+ 7
1,910	Greenville National Bank, Greenville, Ohio	128,121,121	81,013,032	3059	+1149
1,911	First National Bank, Lansing, Ill.	127,970,000	107,205,000	2228	+ 317
1,912	First National Bank, Bluefield, W. Va.	127,866,314	121,677,568	1904	
1,913	First National Bank-NW Ohio, Bryan, Ohio	127,824,000	116,694,000	2013	+ 100
1,914	First Interstate Bank, Mason City, Iowa	127,752,902	135,146,000	1698	
1,915	First American National Bank, Crookston, Minn.	127,698,521	120,069,318	1937	+22
1,916	Sunrise Bank of California, Citrus Heights, Calif.	127,591,578	156,032,861	1462	
1,917	Douglas County Bank & Trust Co., Omaha, Neb.	127,467,283	113,811,140	2066	+ 149
1,918	Garden State Bank, Jackson, N.J.	127,325,987	99,958,289	2428	+ 510
1,919	Bank of Utah, Ogden, Utah	127,269,637	132,157,000	1746	
1,920	Moody National Bank, Galveston, Tex.	127,189,777	150,369,384	1530	
1,921	Bank of Highland, Highland, Ind.	127,139,010	114,342,493	2055	+ 134
1,922	Sunwest Bank of Roswell NA, Roswell, N.M.	126,996,000	129,145,000	1783	
1,923	Peninsula Bank, Princess Anne, Md.	126,973,763	106,750,261	2240	+ 317
1,924	Sunwest Bank, Santa Fe, N.M.	126,923,000	108,634,000	2187	+ 263
1,925	United New Mexico Bank, Roswell, N.M.	126,902,000	127,177,349	1818	
1,926	Bank of Commerce, Fort Worth, Tex.	126,798,211	108,458,950	2193	+ 267
1,927	First National Bank, Jermyn, Pa.	126,751,305	120,453,099	1931	+ 4
1,928	Hudson Valley National Bank, Yonkers, N.Y.	126,728,076	99,856,436	2434	+ 506
1,929	Merchants & Marine Bank, Pascagoula, Miss.	126,714,451	117,315,586	1990	+61
1,930	Irwin Bank & Trust Co., Irwin, Pa.	126,713,000	112,949,000	2087	+ 157
1,931	First State Bank, Gainesville, Tex.	126,629,825	119,152,067	1956	+25
1,932	American Exchange B & T Co., Norman, Okla.	126,615,000	137,106,000	1686	
1,933	Du Page Bank & Trust Co., Glen Ellyn, Ill.	126,597,765	115,451,000	2036	+ 103
1,934	First West Side Bank, Omaha, Neb.	126,584,678	113,427,000	2076	+ 142
1,935	First Interstate Bank, Fort Dodge, Iowa	126,520,154	127,567,406	1809	
1,936	Trenton Bank & Trust Co., Trenton, Mich.	126,520,000	116,746,244	2009	+73
1,937	Harrisburg Bank, Houston, Tex.	126,478,755	122,788,567	1886	
1,938	First State Bank, Chicago, Ill.	126,432,431	111,548,102	2119	+ 181
1,939	NBD Saginaw, Saginaw, Mich.	126,396,000	130,264,708	1768	
1,940	First National Bank & Trust Co., Petoskey, Mich.	126,392,328	112,918,401	2088	+ 148
1,941	Bank of New Haven, New Haven, Conn.	126,339,711	90,535,117	2697	+ 756
1,942	Merchants National Bank, Vicksburg, Miss.	126,266,661	117,724,371	1984	+42
1,943	Kitsap County Bank, Port Orchard, Wash.	126,181,000	121,997,000	1900	
1,944	First National Bank & Trust Co., Crawfordsville, Ind.	126,163,627	118,501,701	1971	+27
1,945	Allied Bank Irving, Irving, Tex.	126,160,000	121,291,000	1913	
1,946	Allied Bank Beaumont NA, Beaumont, Tex.	126,079,084	129,052,738	1786	
1,947	First National Montana Bank, Missoula, Mont.	126,077,072	123,127,990	1879	
1,948	First National Bank & Trust Co., Wheeling, W. Va.	125,993,438	121,504,000	1907	
1,949	Snyder County Trust Co., Selinsgrove, Pa.	125,976,000	110,703,000	2139	+ 190
1,950	Commercial NB of Westmoreland Cty., Latrobe, Pa.	125,917,070	120,294,529	1935	
1,951	Republic Bank & Trust Co., Charlotte, N.C.	125,888,997	105,991,000	2262	+ 311
1,952	Orland State Bank, Orland Park, Ill.	125,857,000	110,534,413	2144	+ 192
1,953	Texas Commerce Bank-Airline, Houston, Tex.	125,792,345	145,657,916	1573	
1,954	Southern Commercial Bank, St. Louis, Mo.	125,738,691	113,969,000	2063	+ 109
1,955	First National Bank, Manhattan, Kan.	125,709,000	105,227,000	2282	+ 327
1,956	First National Bank, Midwest City, Okla.	125,683,458	115,172,147	2040	+84
1,957	Hyde Park Bank & Trust Co., Chicago, Ill.	125,654,000	129,430,724	1777	
1,958	National Bank & Trust Co., Sycamore, Ill.	125,591,581	107,828,559	2215	+ 257
1,959	American Bank & Trust Co., Monroe, La.	125,556,440	113,626,475	2072	+ 113
1,960	Melrose Park National Bank, Melrose Park, Ill.	125,516,163	122,350,134	1893	
1,961	Fayette Bank & Trust Co., Uniontown, Pa.	125,483,157	133,255,058	1729	
1,962	Shawnee State Bank, Shawnee, Kan.	125,187,000	119,564,886	1945	
1,963	First National Bank & Trust Co., Waynesboro, Pa.	125,105,828	120,333,658	1933	
1,964	Bank of Damascus, Damascus, Md.	125,066,000	106,387,000	2253	+ 289
1,965	Marine Bank of Monroe Cty., Marathon, Fla.	125,054,000	101,764,000	2372	+ 407
1,966	First National Bank, Holdrege, Neb.	125,046,000	116,797,000	2006	+40
1,967	Guaranty Bank & Trust Co., Fairfax, Va.	125,013,704	114,973,731	2043	+76
1,968	Livingston Bank, Denham Springs, La.	124,945,297	120,876,000	1920	
1,969	RepublicBank South Austin, Austin, Tex.	124,916,000	117,059,000	2000	+31
1,970	Bank of West Virginia, Charleston, W. Va.	124,916,000	120,345,000	1932	
1,971	First National Bank, Collinsville, Ill.	124,911,000	117,985,000	1980	+ 9
1,972	First National Bank, Marshall, Tex.	124,874,109	120,513,382	1928	
1,973	Huntsville National Bank, Huntsville, Tex.	124,621,456	100,305,496	2422	+ 449
1,974	First National Bank, Niles, Ill.	124,551,795	112,796,000	2092	+ 118
1,975	First State Bank, Lantana, Fla.	124,535,000	107,587,000	2219	+ 244
1,976	Ypsilanti Savings Bank, Ypsilanti, Mich.	124,483,128	119,342,066	1948	
1,977	Norwest Bank Anaconda-Butte NA, Anaconda, Mont.	124,424,000	122,323,421	1895	
1,978	Redwood Bank, San Francisco, Calif.	124,422,000	115,799,000	2029	+51
1,979	First & Peoples Bank, Russell, Ky.	124,359,105	108,271,012	2201	+ 222
1,980	First National Bank, Bemidji, Minn.	124,240,420	111,256,432	2126	+ 146
1,981	State Bank & Trust Co., Defiance, Ohio	124,117,213	115,104,946	2041	+60
1,982	Westside Bank, San Antonio, Tex.	124,078,376	109,256,174	2174	+ 192
1,983	Frederick County National Bank, Frederick, Md.	124,075,709	101,636,116	2379	+ 396
1,984	Capitol Bank of Commerce, Sacramento, Calif.	124,043,958	150,481,000	1527	
1,985	Bank of Los Angeles, Los Angeles, Calif.	124,018,000	104,453,559	2300	+ 315
1,986	Norwest Bank Mesabi NA, Virginia, Minn.	123,910,000	127,500,000	1812	
1,987	Lakeside National Bank, Wheat Ridge, Colo.	123,899,766	112,342,921	2099	+ 112
1,988	First National Bank & Trust Co., Columbia, Mo.	123,791,000	111,314,000	2125	+ 137
1,989	Roswell Bank, Roswell, Ga.	123,787,553	99,219,604	2453	64
1,990	Commerce Bank & Trust Co., Topeka, Kan.	123,779,135	125,721,488	1836	
1,991	First American Bank & Trust, Minot, N.D.	123,746,263	119,265,411	1952	
1,992	Zapp National Bank, St. Cloud, Minn.	123,723,000	114,278,000	2057	+65
1,993	Vanguard Bank & Trust Co., Valparaiso, Fla.	123,690,463	111,697,047	2115	+ 122
1,994	First National Bank, Palmerton, Pa.	123,637,055	111,656,443	2117	+ 123
1,995	First National Bank, Shelby, N.C.	123,556,385	103,474,942	2323	+ 328
1,996	Farmers & Merchants State Bank, Logansport, Ind.	123,502,643	112,272,514	2100	+ 104
1,997	Benton State Bank, Benton, Ark.	123,473,000	103,222,543	2331	+ 334
1,998	Farmers Bank & Trust Co., Madisonville, Ky.	123,418,687	118,473,317	1972	
1,999	American Bank, Merritt Island, Fla.	123,399,661	118,604,626	1965	
2,000	First National Bank & Trust Co., Beloit, Wis.	123,394,969	113,679,995	2070	+70

2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
2,001	Lebanon-Citizens National Bank, Lebanon, Ohio	123,256,461	105,763,730	2268	+ 267
2,002	Commerce Bank of Jefferson Cty. NA, Arnold, Mo.	123,245,000	N.A.	....	
2,003	Rock Island Bank, Rock Island, Ill.	123,233,000	134,672,000	1706	
2,004	Colorado State Bank, Denver, Colo.	123,150,507	120,474,746	1929	
2,005	Central Bank, Hollidaysburg, Pa.	122,943,909	110,690,220	2140	+ 135
2,006	Saugus Bank & Trust Co., Saugus, Mass.	122,901,921	98,962,000	2463	+ 457
2,007	Westminster B&T Co. of Carroll Cty., Md.	122,865,000	107,209,000	2227	+ 220
2,008	Peoples Banking Co., Martins Ferry, Ohio	122,828,000	119,476,000	1947	
2,009	Dartmouth National Bank, Hanover, N.H.	122,721,000	106,453,171	2251	+ 242
2,010	Bank of Alma, Alma, Mich.	122,665,810	123,454,309	1875	
2,011	First Interstate Bank of Kalispell NA, Mont.	122,661,021	120,977,653	1918	
2,012	Centerre Bank of Independence NA, Mo.	122,626,595	116,707,772	2012	
2,013	McLachlen National Bank, Washington, D.C.	122,598,865	97,188,884	2517	+ 504
2,014	Pulaski Bank & Trust Co., Little Rock, Ark.	122,595,000	106,927,000	2234	+ 220
2,015	NBD Alpena Bank, Alpena, Mich.	122,537,000	119,803,000	1939	
2,016	Centerre Bank of West Plains NA, West Plains, Mo.	122,519,725	118,726,995	1964	
2,017	McLean Bank, McLean, Va.	122,401,000	95,618,000	2547	+ 530
2,018	BancTEXAS Houston, Houston, Tex.	122,399,000	199,315,645	1122	
2,019	InterFirst Bank Pasadena, Pasadena, Tex.	122,382,000	132,943,000	1736	
2,020	First State Bank & Trust Co., Bogalusa, La.	122,212,742	123,412,000	1876	
2,021	Second National Bank, Culpeper, Va.	122,133,787	104,564,326	2294	+ 273
2,022	Allied Beltway Bank, Houston, Tex.	122,095,542	125,219,787	1848	
2,023	Lowell National Bank, Lowell, Ind.	122,067,563	104,830,854	2290	+ 267
2,024	Pueblo Bank & Trust Co., Pueblo, Colo.	122,034,000	118,564,000	1967	
2,025	First Bank White Bear Lake NA, Minn.	122,016,000	108,289,822	2200	+ 175
2,026	MBank Lincoln Centre NA, Dallas, Tex.	122,016,000	99,000,000	2461	+ 435
2,027	First National Bank, Mattoon, Ill.	121,981,754	116,861,230	2004	
2,028	Texas American Bank/Denison, Denison, Tex.	121,972,165	108,557,878	2189	+ 161
2,029	Groos Bank NA, San Antonio, Tex.	121,960,692	114,601,140	2049	+20
2,030	First Interstate Bank of Laramie NA, Laramie, Wyo.	121,958,000	114,034,424	2061	+31
2,031	Promenade National Bank, Richardson, Tex.	121,921,094	112,182,555	2102	+71
2,032	Omni Bank NA, Monterey Park, Calif.	121,911,524	98,953,000	2464	+ 432
2,033	United Missouri Bank, St. Joseph, Mo.	121,800,972	108,355,051	2197	+ 164
2,034	Allied American Bank, San Antonio, Tex.	121,727,050	103,662,106	2321	+ 287
2,035	NBD Northwest Bank NA, Traverse City, Mich.	121,691,186	81,769,511	3029	+ 994
2,036	Sun Bank/Naples NA, Naples, Fla.	121,585,823	125,101,187	1850	
2,037	United Bank & Trust, Ames, Iowa	121,461,000	58,475,000	4398	+2361
2,038	State Bank of Long Island, New Hyde Park, N.Y.	121,406,000	103,419,000	2325	+ 287
2,039	Citizens National Bank, Evans City, Pa.	121,346,267	114,182,000	2058	+19
2,040	Southwest National Bank, Wichita, Kan.	121,339,041	120,969,299	1919	
2,041	First National Bank, Paragould, Ark.	121,293,301	117,892,000	1981	
2,042	Southern Bank & Trust Co., Mount Olive, N.C.	121,250,000	118,547,438	1968	
2,043	American Bank, Houston, Tex.	121,228,544	93,202,516	2614	+ 571
2,044	Mark Twain Northland Bank, St. Louis County, Mo.	121,202,755	124,075,188	1868	
2,045	Commercial Bank, Bel Air, Md.	121,104,000	103,224,000	2330	+ 285
2,046	First of America Bank-Alpena, Alpena, Mich.	121,096,544	119,269,009	1951	
2,047	Bedford National Bank, Bedford, Ind.	120,980,000	113,381,000	2078	+31
2,048	First Bank, Davenport, Iowa	120,922,079	103,746,510	2318	+ 270
2,049	Shawmut Bank of Cape Cod NA, Orleans, Mass.	120,908,771	90,558,692	2696	+ 647
2,050	Associated Commerce Bank, Milwaukee, Wis.	120,854,138	102,935,363	2338	+ 288
2,051	Clinton National Bank, Clinton, Iowa	120,845,880	109,654,862	2166	+ 115
2,052	Portsmouth Banking Co., Portsmouth, Ohio	120,822,295	111,906,926	2107	+55
2,053	Union Bank, Houston, Tex.	120,784,969	126,020,424	1832	
2,054	Marina Bank, Chicago, Ill.	120,696,191	105,475,828	2273	+ 219
2,055	First National Bank, Brookings, S.D.	120,627,000	113,804,000	2067	+12
2,056	Wood County B & T, Wisconsin Rapids, Wis.	120,558,000	118,598,000	1966	
2,057	MBank Round Rock, Round Rock, Tex.	120,551,000	99,524,945	2446	+ 389
2,058	Plymouth Guaranty Savings Bank, Plymouth, N.H.	120,544,290	99,983,696	2427	+ 369
2,059	Bank of Houston, Houston, Tex.	120,389,672	114,158,390	2059	
2,060	Security Bank, Huntington, W. Va.	120,366,000	118,738,000	1962	
2,061	University Nat'l Bank & Trust Co., Palo Alto, Calif.	120,343,493	86,547,441	2834	+ 773
2,062	Indian Head National Bank, Keene, N.H.	120,317,000	51,974,109	4964	+2902
2,063	California State Bank, Covina, Calif.	120,213,000	66,466,350	3817	+1754
2,064	MBank Bassett NA, El Paso, Tex.	120,206,000	119,108,000	1957	
2,065	First City Bank of Garland NA, Garland, Tex.	120,201,397	105,982,252	2263	+ 198
2,066	Peoples Bank & Trust Co., Mountain Home, Ark.	120,135,000	110,927,000	2134	+68
2,067	St. Bernard Bank & Trust Co., Arabi, La.	120,126,800	106,275,922	2256	+ 189
2,068	First National Bank & Trust Co., Alton, Ill.	120,111,139	115,468,069	2034	
2,069	First National Bank & Trust Co., Corbin, Ky.	120,083,858	112,630,736	2095	+26
2,070	Second National Bank, Greenville, Ohio	119,850,091	108,986,138	2179	+ 109
2,071	South Shore Bank, Chicago, Ill.	119,818,000	106,243,293	2257	+ 186
2,072	First National Bank, Searcy, Ark.	119,807,000	111,164,113	2128	+56
2,073	First Virginia Bank-Shen. Valley, Woodstock	119,789,000	108,012,000	2207	+ 134
2,074	First Bank, Savannah, Ga.	119,671,527	108,446,000	2194	+ 120
2,075	Peoples Trust Co., Linton, Ind.	119,646,000	105,162,000	2283	+ 208
2,076	Park State Bank, Milwaukee, Wis.	119,642,263	117,471,427	1988	
2,077	Pioneer Citizens Bank, Reno, Nev.	119,630,000	114,740,000	2047	
2,078	Peoples Bank, Murray, Ky.	119,622,392	110,561,197	2143	+65
2,079	Aurora National Bank, Aurora, Ill.	119,612,278	113,197,140	2079	
2,080	First Interstate Bank, Farmington, N.M.	119,489,000	123,105,000	1880	
2,081	First National Bank of Madison Cty., Anderson, Ind.	119,440,134	106,825,747	2237	+ 156
2,082	Bank of Lake of the Ozarks, Osage Beach, Mo.	119,424,000	101,639,300	2377	+ 295
2,083	First National Bank, Rochester, N.Y.	119,419,987	97,535,000	2505	+ 422
2,084	Fidelity National Bank, Decatur, Ga.	119,372,000	91,663,000	2661	+ 577
2,085	Seaway National Bank, Chicago, Ill.	119,354,015	103,203,000	2332	+ 247
2,086	Shreveport Bank & Trust Co., Shreveport, La.	119,255,565	117,181,276	1992	
2,087	Lockwood National Bank, Houston, Tex.	119,252,944	103,243,402	2328	+ 241
2,088	Peoples Trust & Savings Bank, Indianola, Iowa	119,143,000	115,648,000	2031	
2,089	Putnam County Bank, Hurricane, W. Va.	119,062,000	100,352,000	2421	+ 332
2,090	Goppert Bank & Trust Co., Kansas City, Mo.	119,053,000	107,897,273	2213	+ 123
2,091	First National Bank, Wisconsin Rapids, Wis.	119,045,704	107,912,911	2212	+ 121
2,092	MBank Arlington, Arlington, Tex.	119,000,419	116,598,542	2015	
2,093	Bank Josephine, Prestonsburg, Ky.	118,975,338	118,790,149	1960	
2,094	RepublicBank Mineral Wells NA, Tex.	118,972,315	119,214,498	1955	
2,095	First Interstate Bank of Great Falls, Mont.	118,949,000	121,377,000	1912	
2,096	Commercial Bank, Thomasville, Ga.	118,948,557	114,409,000	2054	
2,097	Society Bank of the Firelands, Vermilion, Ohio	118,840,908	106,554,135	2247	+ 150
2,098	First Trust & Savings Bank, Taylorville, Ill.	118,812,632	110,482,046	2147	+49
2,099	First National Bank, Athens, Tex.	118,769,000	119,714,661	1940	
2,100	First National Bank, Stuttgart, Ark.	118,754,118	118,211,626	1977	
2,101	Greeley National Bank, Greeley, Colo.	118,650,579	136,804,874	1689	
2,102	Boone County State Bank, Lebanon, Ind.	118,546,649	114,848,284	2044	
2,103	Midland Bank, Lee's Summit, Mo.	118,543,589	92,864,000	2623	+ 520
2,104	Sulphur Springs State Bank, Sulphur Springs, Tex.	118,533,075	104,853,163	2288	+ 184
2,105	United Bank of Illinois NA, Rockford, Ill.	118,479,000	150,428,000	1528	
2,106	First National Bank, Valdosta, Ga.	118,443,000	106,567,000	2246	+ 140
2,107	Bank of Redlands, Redlands, Calif.	118,364,000	113,120,000	2082	
2,108	First State Bank & Trust Co., Port Lavaca, Tex.	118,353,451	107,240,605	2225	+ 117
2,109	First Bank, Berne, Ind.	118,342,999	108,137,342	2206	+97
2,110	Lafourche National Bank, Thibodaux, La.	118,322,799	115,856,393	2028	
2,111	Allied Jetero Bank, Houston, Tex.	118,129,528	117,841,327	1982	
2,112	Drexel National Bank, Chicago, Ill.	118,128,056	119,585,681	1944	
2,113	Hudson National Bank, Hudson, Mass.	118,116,119	99,945,470	2430	+ 317
2,114	Barnett Bank of the Keys, Key West, Fla.	118,115,000	102,617,485	2345	+ 231
2,115	Bank of Industry, City of Industry, Calif.	118,112,000	99,673,000	2442	+ 327
2,116	Citizens Frost Bank NA, San Antonio, Tex.	118,060,086	119,258,596	1953	
2,117	First Bank Southeast of Lake Geneva NA, Wis.	118,059,956	97,474,899	2507	+ 390
2,118	Commerce Union Bank, Murfreesboro, Tenn.	118,045,000	117,068,000	1999	
2,119	Barnett Bank of Martin Cty. NA, Hobe Sound, Fla.	118,043,497	81,680,000	3034	+ 915
2,120	First National Bank, Fort Lee, N.J.	118,007,100	104,206,853	2306	+ 186
2,121	First National Bank, Homestead, Fla.	117,933,083	104,645,174	2292	+ 171
2,122	American National Bank, Cheyenne, Wyo.	117,851,834	132,380,012	1742	
2,123	National Bank of America, Salina, Kan.	117,839,036	110,450,320	2148	+25
2,124	Farmers & Merchants Bank, Foley, Ala.	117,700,156	114,554,932	2051	
2,125	Dale National Bank, Johnstown, Pa.	117,561,273	107,194,426	2229	+ 104
2,126	Wabash Valley Bank & Trust Co., Peru, Ind.	117,468,735	109,257,606	2173	+47
2,127	Oaklawn Bank, Texarkana, Tex.	117,440,528	105,044,614	2285	+ 158
2,128	First National Bank, Marion, Ind.	117,435,027	116,711,751	2011	
2,129	Bent Tree National Bank, Dallas, Tex.	117,414,546	94,631,189	2570	+ 441
2,130	Suburban Bank, Lake Worth, Fla.	117,392,000	95,522,000	2551	+ 421
2,131	Park National Bank, St. Louis Park, Minn.	117,353,717	94,656,865	2569	+ 438
2,132	Norwest Bank Helena, Helena, Mont.	117,262,622	114,591,682	2050	
2,133	Palmetto Bank, Laurens, S.C.	117,145,234	110,655,922	2141	+ 8
2,134	Los Alamos National Bank, Los Alamos, N.M.	116,994,000	86,839,168	2824	+ 690
2,135	Washington County State Bank, Brenham, Tex.	116,925,000	109,810,159	2163	+28
2,136	First National Bank, York, Neb.	116,914,000	100,804,000	2413	+ 277
2,137	First National Bank, Huntington, Ind.	116,838,470	116,906,521	2003	
2,138	McPherson Bank & Trust Co., McPherson, Kan.	116,836,031	111,790,000	2110	
2,139	Bank of North Texas, North Richland Hills, Tex.	116,805,466	91,361,439	2667	+ 528
2,140	Lebanon Bank, Lebanon, Tenn.	116,713,000	103,813,000	2316	+ 176
2,141	Continental Bank of Buffalo Grove NA, Ill.	116,645,000	101,593,000	2380	+ 239
2,142	Community Bank, Homestead, Fla.	116,620,000	104,837,000	2289	+ 147
2,143	First National Bank, Mankato, Minn.	116,603,000	119,628,000	1943	
2,144	First State Bank, Greenville, Ky.	116,597,333	105,647,000	2271	+ 127
2,145	Second National Bank, Nazareth, Pa.	116,585,000	101,223,000	2398	+ 253
2,146	First National Bank of St. Mary's, Leonardtown, Md.	116,578,000	104,281,984	2305	+ 159
2,147	Citizens Bank, Carthage, Tenn.	116,572,557	106,713,954	2241	+94
2,148	MBank Market Center, Dallas, Tex.	116,556,808	116,037,000	2023	
2,149	Texas Commerce Bank-Amarillo, Amarillo, Tex.	116,532,021	127,106,346	1821	
2,150	Union Bank & Trust Co., Greensburg, Ind.	116,448,577	113,441,498	2075	
2,151	Citizens National Bank, Somerset, Ky.	116,433,000	105,235,687	2281	+ 130
2,152	Suburban Trust & Savings Bank, Oak Park, Ill.	116,415,000	109,074,000	2177	+25
2,153	First National Bank, Batesville, Ark.	116,368,507	123,916,481	1870	
2,154	Rainier Bank Alaska NA, Anchorage, Alas.	116,212,000	84,024,000	2936	+ 782
2,155	San Pedro State Bank, San Antonio, Tex.	116,031,291	97,516,113	2506	+ 351
2,156	First Bank Security NA, St. Paul, Minn.	116,000,000	109,668,000	2165	+ 9
2,157	Hanover Bank of Pennsylvania, Wilkes-Barre, Pa.	115,935,863	111,191,403	2127	
2,158	City National Bank, Fairmont, W. Va.	115,758,729	110,236,000	2154	
2,159	First National Bank, Russellville, Ark.	115,749,174	107,120,001	2230	+71
2,160	Mutual Trust Bank, New Albany, Ind.	115,748,066	102,358,390	2349	+ 189
2,161	Penn Central National Bank, Huntingdon, Pa.	115,722,539	109,337,931	2170	+ 9
2,162	First Wisconsin Bank, Manitowoc, Wis.	115,716,000	116,632,690	2014	
2,163	Commerce Bank of St. Charles Cty. NA, Mo.	115,644,471	56,748,519	4559	+2396
2,164	Commercial Bank & Trust Co., Paris, Tenn.	115,638,388	111,369,692	2123	
2,165	First National Bank, Pulaski, Tenn.	115,560,218	106,524,750	2249	+84
2,166	Fidelity Deposit & Discount Bank, Dunmore, Pa.	115,497,439	108,441,569	2195	+29
2,167	Security Bank & Trust Co., Ponca City, Okla.	115,447,171	113,751,000	2069	
2,168	Citizens National Bank, Hope, Ark.	115,429,345	112,906,220	2090	
2,169	Heritage National Bank & Trust Co., Piqua, Ohio	115,415,470	79,929,749	3109	+ 940
2,170	Trust Company of Rockdale, Conyers, Ga.	115,307,000	99,705,852	2440	+ 270
2,171	Bank of St. Albans, St. Albans, W. Va.	115,305,258	108,676,000	2185	+14
2,172	Three Rivers B & T Co., Jefferson Borough, Pa.	115,285,000	87,908,292	2777	+ 605
2,173	Texas Commerce Bank-Chemical, Houston, Tex.	115,185,986	127,740,361	1806	
2,174	Merchants State Bank, Dallas, Tex.	115,135,155	117,072,614	1998	
2,175	State Bank, Antioch, Ill.	115,127,000	110,430,025	2150	
2,176	Chemical Bank-Clare, Clare, Mich.	115,039,358	110,393,523	2153	
2,177	Shawmut Bank of Franklin Cty., Greenfield, Mass.	115,033,000	99,790,997	2437	+ 260
2,178	Itasca Bank & Trust Co., Itasca, Ill.	115,018,221	104,173,359	2308	+ 130
2,179	Bank of Texas, Dallas, Tex.	115,009,910	101,021,028	2407	+ 228
2,180	First City Bank, Alice, Tex.	114,944,854	120,734,177	1922	
2,181	NBC Bank-Corpus Christi, Corpus Christi, Tex.	114,942,125	86,170,740	2846	+ 665
2,182	Beach Bank, Vero Beach, Fla.	114,896,608	101,188,943	2400	+ 218
2,183	Lapeer County Bank & Trust Co., Lapeer, Mich.	114,895,133	109,298,936	2172	
2,184	First National Bank, Grand Junction, Colo.	114,856,232	130,579,918	1764	
2,185	Comerica Bank-Midland, Midland, Mich.	114,767,949	111,144,000	2129	
2,186	Peninsula Bank, San Diego, Calif.	114,757,000	88,382,000	2758	+ 572
2,187	Citizens State Bank, Sturgis, Mich.	114,666,321	107,976,095	2208	+21
2,188	United Bank, Greeley, Colo.	114,652,254	120,284,422	1936	
2,189	Peoples Bank & Trust Co., Madisonville, Ky.	114,640,455	109,983,766	2161	
2,190	Landmark Bank, La Habra, Calif.	114,602,000	90,624,000	2695	+ 505
2,191	Guaranty Bank, Dallas, Tex.	114,593,867	121,617,738	1905	
2,192	Westport Bank, Kansas City, Mo.	114,581,662	110,839,000	2137	
2,193	Outagamie Bank, Appleton, Wis.	114,554,000	108,190,000	2204	+11
2,194	Bank of Oklahoma-City Plaza, Tulsa, Okla.	114,445,000	110,053,000	2159	
2,195	Commercial National Bank, Alma, Mich.	114,383,825	108,162,000	2205	+10
2,196	Sugar Creek National Bank, Sugar Land, Tex.	114,368,427	93,983,625	2587	+ 391
2,197	Merchants Bank, Cleveland, Tenn.	114,331,000	108,253,000	2203	+ 6
2,198	York State Bank & Trust Co., Elmhurst, Ill.	114,312,205	107,690,716	2216	+18
2,199	MBank Memorial NA, Houston, Tex.	114,306,353	75,781,603	3293	+1094
2,200	City National Bank, Plano, Tex.	114,255,000	111,863,000	2108	

2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
2,201	First National Bank, Ashland, Ohio	114,246,071	89,729,224	2718	+ 517
2,202	Waggoner National Bank, Vernon, Tex.	114,170,871	107,620,263	2218	+16
2,203	Colonial Bank, Des Peres, Mo.	114,153,000	112,682,000	2093	
2,204	Oneida Valley National Bank, Oneida, N.Y.	114,120,902	96,270,690	2536	+ 332
2,205	Clinton Cty. Bank & Trust Co., Frankfort, Ind.	114,031,299	116,243,937	2021	
2,206	Landmark Bank of Brevard, Melbourne, Fla.	113,929,961	110,116,009	2157	
2,207	Union Bank & Trust Co., Bowling Green, Va.	113,922,665	98,276,882	2486	+ 279
2,208	First National Bank, Council Bluffs, Iowa	113,918,755	108,647,000	2186	
2,209	Stone Fort National Bank, Nacogdoches, Tex.	113,916,000	125,056,000	1852	
2,210	Boatmen's Raytown Bank, Raytown, Mo.	113,896,269	104,533,909	2298	+88
2,211	United Bank NA, Midland, Tex.	113,825,962	101,499,175	2384	+ 173
2,212	Citizens Marine National Bank, Stevens Point, Wis.	113,819,929	101,105,701	2402	+ 190
2,213	Allied Pasadena National Bank, Pasadena, Tex.	113,813,821	141,248,943	1627	
2,214	Bank of San Francisco, San Francisco, Calif.	113,812,994	90,804,119	2691	+ 477
2,215	Norwest Bank Maple Grove NA, Maple Grove, Minn.	113,745,000	110,529,000	2146	
2,216	Tipton County Bank, Covington, Tenn.	113,702,800	116,212,700	2022	
2,217	Texas American Bank/Fredericksburg	113,694,000	106,462,000	2250	+33
2,218	IntraWest Bank of Grand Junction, Colo.	113,677,000	111,050,000	2132	
2,219	Charleston National Bank, Charleston, Ill.	113,664,468	106,924,645	2235	+16
2,220	Carlsbad National Bank, Carlsbad, N.M.	113,648,687	106,338,406	2254	+34
2,221	Bank One Cambridge NA, Cambridge, Ohio	113,629,592	101,298,234	2396	+ 175
2,222	Union State Bank, Nanuet, N.Y.	113,588,013	107,919,000	2211	
2,223	Jasper County Savings Bank, Newton, Iowa	113,581,873	109,801,442	2164	
2,224	Security Bank of Washington, Ephrata, Wash.	113,478,526	102,364,278	2348	+ 124
2,225	Allied Cypress Bank, Houston, Tex.	113,414,563	113,184,251	2080	
2,226	First National Bank, Cortland, N.Y.	113,267,008	98,566,495	2477	+ 251
2,227	First Bankers of Tampa Bay NA, St. Petersburg, Fla.	113,256,427	75,866,418	3286	+1059
2,228	First Interstate Bank, Urbandale, Iowa	113,216,940	111,807,213	2109	
2,229	Allied First National Bank, Mesquite, Tex.	113,216,000	106,988,000	2232	+ 3
2,230	First National Bank, Shelbyville, Tenn.	113,187,739	85,584,737	2862	+ 632
2,231	First State Bank, Rio Vista, Tex.	113,173,857	101,811,126	2369	+ 138
2,232	NBD Sandusky Bank, Sandusky, Mich.	113,120,502	110,935,313	2133	
2,233	Merchants National Bank, Leominster, Mass.	113,086,030	81,701,885	3032	+ 799
2,234	Farmers National Bank, Geneseo, Ill.	113,064,000	117,109,000	1996	
2,235	Norwest Bank Moorhead NA, Moorhead, Minn.	112,904,000	109,371,048	2168	
2,236	Bank of Commerce, Idaho Falls, Idaho	112,878,036	110,160,096	2156	
2,237	Laconia Peoples Nat'l Bank & Trust Co., N.H.	112,849,000	93,328,449	2611	+ 374
2,238	Key Bank of Oregon, Woodburn, Ore.	112,818,714	N.A.	....	
2,239	Harbor Bank, Long Beach, Calif.	112,781,849	72,049,000	3499	+1260
2,240	First Interstate Bank, Sheridan, Wyo.	112,775,000	111,748,000	2111	
2,241	American Bank, Hollywood, Fla.	112,752,000	98,943,549	2465	+ 224
2,242	SouthTrust Bank of Covington Cty. NA, Opp, Ala.	112,743,760	108,496,679	2192	
2,243	Kelly Field National Bank, San Antonio, Tex.	112,734,790	97,185,856	2518	+ 275
2,244	Denver National Bank, Denver, Pa.	112,690,000	101,776,000	2371	+ 127
2,245	Metropolitan Bank, Bloomington, Minn.	112,682,253	94,892,771	2564	+ 319
2,246	First National Bank, Geneva, Ill.	112,657,347	98,542,000	2478	+ 232
2,247	Hollidaysburg Trust Co., Hollidaysburg, Pa.	112,643,065	101,837,818	2366	+ 119
2,248	Security Bank & Trust Co., Miami, Okla.	112,565,116	108,530,141	2190	
2,249	Western Bank, Las Cruces, N.M.	112,525,073	103,413,791	2326	+77
2,250	Graham National Bank, Graham, Tex.	112,475,234	114,039,744	2060	
2,251	Juniata Valley Bank, Mifflintown, Pa.	112,473,427	106,139,029	2260	+ 9
2,252	Kyowa Bank of California, Los Angeles, Calif.	112,412,000	91,100,000	2676	+ 424
2,253	Meridian National Bank, Concord, Calif.	112,404,000	102,690,615	2344	+91
2,254	State Savings Bank, Fenton, Mich.	112,379,830	103,647,833	2322	+68
2,255	Newport National Bank, Newport, Ky.	112,276,366	95,606,691	2548	+ 293
2,256	Del Rio Bank & Trust Co., Del Rio, Tex.	112,264,067	113,486,376	2073	
2,257	Bank of Lansing, Lansing, Ill.	112,150,766	99,851,294	2435	+ 178
2,258	Peoples Bank & Trust Co., Russellville, Ark.	112,135,802	108,264,718	2202	
2,259	Bank of Covington, Covington, Ga.	112,075,000	97,359,402	2512	+ 253
2,260	Trustcorp Company, Columbus, Ohio	112,073,000	N.A.	....	
2,261	First State Bank, Howell Township, N.J.	111,954,000	88,046,826	2774	+ 513
2,262	Southern Michigan National Bank, Coldwater, Mich.	111,939,923	106,550,572	2248	
2,263	Peoples Bank of Western Pa., New Castle, Pa.	111,825,000	110,531,000	2145	
2,264	National Bank of Commerce, Superior, Wis.	111,790,560	107,275,251	2224	
2,265	Herget National Bank, Pekin, Ill.	111,765,270	109,499,209	2167	
2,266	National Bank, Bossier City, La.	111,717,652	116,859,765	2005	
2,267	West Suburban Bank of Darien, Darien, Ill.	111,711,614	87,289,894	2807	+ 540
2,268	First National Bank, Barnesville, Ohio	111,606,172	105,828,966	2266	
2,269	Manufacturers Bank, Bay City, Mich.	111,594,000	103,866,869	2312	+43
2,270	First National Bank, Artesia, N.M.	111,539,963	128,121,938	1799	
2,271	Sullivan State Bank, Sullivan, Ind.	111,521,470	98,199,665	2488	+ 217
2,272	First State Bank, Livingston, Tex.	111,490,512	109,359,547	2169	
2,273	Peoples National Bank, Lebanon, Pa.	111,452,422	100,411,257	2418	+ 145
2,274	De Kalb Bank, De Kalb, Ill.	111,449,000	113,672,000	2071	
2,275	Citizens National Bank, Paintsville, Ky.	111,261,733	101,457,478	2386	+ 111
2,276	Commercial National Bank, Nacogdoches, Tex.	111,190,919	101,516,414	2383	+ 107
2,277	Oak Lawn Trust & Savings Bank, Oak Lawn, Ill.	111,111,260	102,234,000	2353	+76
2,278	Tascosa National Bank, Amarillo, Tex.	111,041,325	126,519,254	1827	
2,279	First Citizens Bank, Dallas, Tex.	111,035,297	112,974,693	2086	
2,280	First Bank, Oak Park, Ill.	111,012,244	108,522,000	2191	
2,281	First NB of North Idaho, Wallace, Idaho	110,986,000	102,172,000	2354	+73
2,282	Fidelity State Bank, Garden City, Kan.	110,986,000	99,419,830	2449	+ 167
2,283	Peoples State Bank, Hamtramck, Mich.	110,964,971	105,903,619	2264	
2,284	State National Bank, Big Spring, Tex.	110,920,177	110,590,143	2142	
2,285	SouthTrust Bank of Etowah Cty. NA, Gadsden, Ala.	110,844,570	85,401,000	2872	+ 587
2,286	Bloomsburg Bank-Columbia Trust Co., Pa.	110,780,987	100,791,701	2414	+ 128
2,287	Bar Harbor Banking & Trust Co., Bar Harbor, Me.	110,762,715	101,039,900	2406	+ 119
2,288	Calhoun First National Bank, Calhoun, Ga.	110,700,719	104,048,000	2309	+21
2,289	Colonial Bank, Montgomery, Ala.	110,657,000	....	....	
2,290	Fairfield National Bank, Fairfield, Ill.	110,625,000	102,775,039	2341	+51
2,291	Old National Bank, Martinsburg, W. Va.	110,538,140	103,232,000	2329	+38
2,292	City Bank & Trust Co., Moberly, Mo.	110,514,397	112,637,606	2094	
2,293	American State Bank, Bloomington, Ill.	110,445,000	98,679,217	2474	+ 181
2,294	Riverside National Bank, Riverside, Calif.	110,396,000	90,309,000	2704	+ 410
2,295	Camden National Bank, Camden, Me.	110,389,000	95,065,000	2559	+ 264
2,296	First National Bank & Trust Co., Stillwater, Okla.	110,349,897	109,221,522	2175	
2,297	Nodaway Valley Bank, Maryville, Mo.	110,347,000	99,792,000	2436	+ 139
2,298	Continental National Bank, Miami, Fla.	110,322,000	106,325,000	2255	
2,299	MBank Grand Prairie, Grand Prairie, Tex.	110,318,000	99,155,829	2455	+ 156
2,300	First Bank of Greater Pittston, Pittston, Pa.	110,292,624	92,548,310	2636	+ 336

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
2,301	Norwest Bank Camden, Minneapolis, Minn.	110,289,000	106,634,000	2243	
2,302	State National Bank, New Iberia, La.	110,280,870	101,452,951	2387	+85
2,303	Texas Commerce Bk-Greenway Plaza NA, Houston	110,269,380	119,629,623	1942	
2,304	Wayne County Bank & Trust Co., Honesdale, Pa.	110,190,404	100,180,436	2424	+ 120
2,305	Blue Springs Bank, Blue Springs, Mo.	110,189,447	98,169,825	2490	+ 185
2,306	Commercial Trust & Savings Bank, Mitchell, S.D.	110,134,000	111,329,000	2124	
2,307	American National Bank & Trust Co., Sapulpa, Okla.	110,064,000	102,019,000	2361	+54
2,308	West Florida Bank, Pensacola, Fla.	110,014,000	81,652,000	3035	+ 727
2,309	InterFirst Bank Oak Hill NA, Austin, Tex.	109,997,000	104,328,000	2303	
2,310	Diablo Bank, Danville, Calif.	109,992,382	79,735,297	3116	+ 806
2,311	First National Bank, Longmont, Colo.	109,967,905	106,936,123	2233	
2,312	First City Bank, Lewisville, Tex.	109,862,000	97,193,000	2516	+ 204
2,313	First National Bank & Trust Co., Centralia, Ill.	109,861,000	110,416,000	2152	
2,314	Citizens Bank, Philadelphia, Miss.	109,857,159	77,286,418	3226	+ 912
2,315	First National Bank, Glenwood Springs, Colo.	109,838,732	103,190,428	2333	+18
2,316	Allied Humble Bank NA, Humble, Tex.	109,828,000	111,100,000	2130	
2,317	First National Bank & Trust Co., Carbondale, Ill.	109,754,000	103,933,000	2311	
2,318	Western Security Bank, Salem, Ore.	109,743,000	96,954,040	2524	+ 206
2,319	Progressive Bank & Trust Co., Houma, La.	109,707,000	86,265,764	2843	+ 524
2,320	First State Bank of the Oaks, Thousand Oaks, Calif.	109,651,020	97,451,000	2508	+ 188
2,321	First-Taylor National Bank, Taylor, Tex.	109,630,757	98,160,024	2492	+ 171
2,322	Grundy National Bank, Grundy, Va.	109,620,000	107,095,000	2231	
2,323	BancTEXAS White Rock NA, Dallas, Tex.	109,545,000	92,422,000	2642	+ 319
2,324	United Bank of Lakewood NA, Lakewood, Colo.	109,521,617	100,212,215	2423	+99
2,325	Somerset Trust Co., Somerset, Pa.	109,511,681	105,439,080	2274	
2,326	United Bank & Trust Co., Upper Marlboro, Md.	109,489,794	83,082,992	2978	+ 652
2,327	First Bank & Trust Co., Booker, Tex.	109,409,940	110,447,286	2149	
2,328	Home State Bank, Crystal Lake, Ill.	109,371,000	98,597,000	2475	+ 147
2,329	Drovers First American, South St. Paul, Minn.	109,341,000	96,799,849	2525	+ 196
2,330	Golf Mill State Bank, Niles, Ill.	109,302,000	92,903,000	2622	+ 292
2,331	Franklin Bank, Columbus, Ohio	109,289,000	94,997,000	2561	+ 230
2,332	Point West Bank, Sacramento, Calif.	109,236,000	88,680,140	2748	+ 416
2,333	Chambersburg Trust Co., Chambersburg, Pa.	109,212,777	101,345,235	2393	+60
2,334	Bank IV Coffeyville NA, Coffeyville, Kan.	109,183,641	108,318,298	2199	
2,335	Citizens National Bank, Bedford, Ind.	109,120,173	105,541,220	2272	
2,336	Central Bank of Colorado Springs	109,074,000	113,946,078	2064	
2,337	American State Bank & Trust Co., Great Bend, Kan.	109,024,210	104,541,763	2296	
2,338	Peoples Bank, Ripley, Miss.	108,988,260	100,365,449	2420	+82
2,339	American National Bank-South, Corpus Christi, Tex.	108,856,872	106,857,000	2236	
2,340	Mark Twain Parkway Bank, Chesterfield, Mo.	108,842,643	110,070,000	2158	
2,341	Liberty National Bank, Paris, Tex.	108,834,869	102,058,768	2358	+17
2,342	Old National Bank, Centralia, Ill.	108,832,000	109,318,000	2171	
2,343	Grayson County State Bank, Sherman, Tex.	108,693,050	100,809,495	2412	+69
2,344	State Bank, Fraser, Mich.	108,668,931	100,941,463	2411	+67
2,345	First National Bank, Alexander City, Ala.	108,626,000	104,538,184	2297	
2,346	InterFirst Bank Stephenville NA, Stephenville, Tex.	108,608,740	105,323,752	2278	
2,347	Des Plaines National Bank, Des Plaines, Ill.	108,607,736	100,508,000	2417	+70
2,348	Merrill Bank NA, Farmington, Me.	108,542,959	101,305,437	2395	+47
2,349	Bank IV Salina NA, Salina, Kan.	108,521,717	106,415,368	2252	
2,350	Bank of Fresno, Fresno, Calif.	108,460,000	97,685,000	2502	+ 152
2,351	Sunshine State Bank, South Miami, Fla.	108,403,000	111,671,000	2116	
2,352	Southwest Bank, Fort Worth, Tex.	108,311,357	102,746,370	2342	
2,353	Manufacturers Bank, Livonia, Mich.	108,251,000	86,141,000	2847	+ 494
2,354	Centerre Bank of Cape Girardeau NA, Mo.	108,183,915	112,059,280	2105	
2,355	Zion State Bank & Trust Co., Zion, Ill.	108,175,455	106,660,888	2242	
2,356	Western Bank, Los Angeles, Calif.	108,174,000	99,104,000	2457	+ 101
2,357	Bank of Tazewell Cty., Tazewell, Va.	108,168,338	101,444,495	2388	+31
2,358	Norwest Bank Kalispell NA, Kalispell, Mont.	108,145,000	106,602,000	224[illegible]	
2,359	United Bank of Boulder, Boulder, Colo.	108,142,000	93,341,000	2610	+ 251
2,360	Frontier Bank, Everett, Wash.	108,123,006	93,742,620	2596	+ 236
2,361	Indiana State Bank, Terre Haute, Ind.	108,113,265	101,207,396	2399	+38
2,362	Bank of San Pedro, San Pedro, Calif.	108,050,000	91,399,000	2665	+ 303
2,363	Sunwest Bank, Gallup, N.M.	108,037,199	101,973,422	2362	
2,364	RepublicBank Brownwood NA, Brownwood, Tex.	108,010,599	101,815,000	2368	+ 4
2,365	First Nat'l Bank & Trust Co., Mountain Home, Ark.	107,975,000	101,688,000	2375	+10
2,366	Citrus & Chemical Bank, Bartow, Fla.	107,972,065	99,086,014	2458	+92
2,367	Seguin State Bank & Trust Co., Seguin, Tex.	107,873,000	96,665,000	2527	+ 160
2,368	National Bank of Commerce, El Dorado, Ark.	107,871,553	100,985,443	2408	+40
2,369	Central Tr. Co. of Southeastern Ohio NA, Marietta	107,829,231	103,386,380	2327	
2,370	Bank of Goodlettsville, Goodlettsville, Tenn.	107,817,265	98,149,000	2493	+ 123
2,371	Harlingen National Bank, Harlingen, Tex.	107,734,541	101,732,838	2373	+ 2
2,372	M&I Bank of Racine, Racine, Wis.	107,676,087	102,168,589	2356	
2,373	United Bank, Atmore, Ala.	107,602,073	107,233,000	2226	
2,374	Bank of Benton, Benton, Ill.	107,566,000	113,044,496	2084	
2,375	County Trust Co., Lyndhurst, N.J.	107,546,000	107,866,000	2214	
2,376	Hawkeye-Capital Bank & Trust, Des Moines, Iowa	107,440,000	105,824,379	2267	
2,377	InterFirst Bank Cleburne NA, Cleburne, Tex.	107,329,442	98,751,000	2470	+93
2,378	First National Bank, Highland, Ill.	107,296,821	102,245,159	2352	
2,379	Western Bank, Albuquerque, N.M.	107,281,000	53,660,000	4815	+2436
2,380	First Security Bank, Searcy, Ark.	107,244,210	98,373,000	2481	+ 101
2,381	Valley Bank of Shawano NA, Shawano, Wis.	107,236,000	96,475,000	2531	+ 150
2,382	Centerre Bank of Kennett, Kennett, Mo.	107,193,538	105,678,657	2270	
2,383	First National Bank & Trust Co., Muskogee, Okla.	107,165,155	97,007,514	2522	+ 139
2,384	Liberty State Bank, St. Paul, Minn.	107,155,000	96,140,189	2538	+ 154
2,385	Old Kent Bank, Gaylord, Mich.	107,152,113	97,402,000	2510	+ 125
2,386	Lakeside Bank, Chicago, Ill.	107,145,000	82,228,034	3015	+ 629
2,387	Peoples Bank & Trust Co., Minden, La.	107,032,000	100,949,000	2410	+23
2,388	Army National Bank, Fort Leavenworth, Kan.	106,987,543	98,167,180	2491	+ 103
2,389	Security Bank, Harrison, Ark.	106,985,987	98,218,294	2487	+98
2,390	First National Bank, Spokane, Wash.	106,947,000	98,730,800	2471	+81
2,391	Shipshewana State Bank, Shipshewana, Ind.	106,874,539	101,323,362	2394	+ 3
2,392	American National Bank, Newport, Ky.	106,823,768	98,577,928	2476	+84
2,393	Bank One Wapakoneta NA, Wapakoneta, Ohio	106,718,304	102,783,000	2340	
2,394	OneCentral Bank, Glendale, Calif.	106,711,000	82,408,000	3008	+ 614
2,395	Wauchula State Bank, Wauchula, Fla.	106,592,883	96,058,189	2540	+ 145
2,396	Citizens Bank & Trust Co., Belzoni, Miss.	106,583,000	115,953,000	2025	
2,397	First State Bank, Decatur, Ind.	106,501,000	106,752,000	2239	
2,398	Garden National Bank, Garden City, Kan.	106,480,602	106,136,361	2261	
2,399	Springs Valley Bank & Trust Co., French Lick, Ind.	106,393,993	84,318,982	2923	+ 524
2,400	InterFirst Bank Ennis NA, Ennis, Tex.	106,334,896	101,836,000	2367	

THE AMERICAN BANKER

2500

Rank 12/85		Assets 12/31/85	Assets 12/31/84	Rank 12/84	Gain
2,401	Newport National Bank, Newport, R.I.	106,287,573	99,451,605	2448	+47
2,402	Texas State Bank, McAllen, Tex.	106,268,526	54,120,349	4782	+2380
2,403	First American National Bank, Plainfield, Ind.	106,260,534	104,906,638	2287	
2,404	Hamilton Bank, Morristown, Tenn.	106,221,933	98,176,125	2489	+85
2,405	Branch County Bank, Coldwater, Mich.	106,207,563	98,397,784	2480	+75
2,406	Norwest Bank Winona NA, Winona, Minn.	106,178,000	107,467,000	2221	
2,407	First National Bank, Loveland, Colo.	106,126,773	97,352,365	2513	+ 106
2,408	National Bank, McAlester, Okla.	106,123,000	97,243,340	2515	+ 107
2,409	Southwest Bank & Trust Co., Omaha, Neb.	106,113,000	97,617,000	2504	+95
2,410	Bank of Woodward, Woodward, Okla.	106,103,775	107,632,116	2217	
2,411	First Bank of North Dakota NA-Minot, Minot, N.D.	106,087,000	114,552,000	2052	
2,412	Goodhue County National Bank, Red Wing, Minn.	106,056,989	93,644,000	2599	+ 187
2,413	Minnequa Bank, Pueblo, Colo.	105,981,649	97,880,547	2497	+84
2,414	North Frost Bank NA, San Antonio, Tex.	105,929,217	80,282,006	3089	+ 675
2,415	Colorado National Bank-Boulevard, Denver, Colo.	105,911,670	87,450,622	2796	+ 381
2,416	Mid Penn Bank, Millersburg, Pa.	105,873,000	90,811,000	2690	+ 274
2,417	West Texas State Bank, Snyder, Tex.	105,841,442	98,320,136	2483	+66
2,418	First National Bank, Bryan, Tex.	105,743,415	98,819,000	2467	+49
2,419	Effingham State Bank, Effingham, Ill.	105,721,614	101,895,126	2363	
2,420	First Bulloch Bank & Trust Co., Statesboro, Ga.	105,676,292	92,469,622	2639	+ 219
2,421	Southwestern Bank & Trust Co., Oklahoma City	105,669,000	113,112,000	2083	
2,422	First City Bank, Humble, Tex.	105,601,000	92,705,304	2629	+ 207
2,423	Norwest Bank Mandan NA, Mandan, N.D.	105,556,000	105,689,101	2269	
2,424	Mechanics National Bank, Paramount, Calif.	105,505,000	114,833,000	2045	
2,425	First National Bank, Gillette, Wyo.	105,502,585	93,396,965	2607	+ 182
2,426	Commerce Union Bank, Clarksville, Tenn.	105,477,633	94,562,860	2572	+ 146
2,427	Citizens & Southern Bank, Milledgeville, Ga.	105,468,000	88,438,000	2755	+ 328
2,428	Manistee Bank & Trust Co., Manistee, Mich.	105,444,406	93,735,393	2597	+ 169
2,429	Bank of Roane County, Harriman, Tenn.	105,391,749	102,708,198	2343	
2,430	Bank of Marshall County, Benton, Ky.	105,300,981	102,452,067	2347	
2,431	Community Bank, Oklahoma City, Okla.	105,285,374	103,077,000	2336	
2,432	Northside Bank, San Antonio, Tex.	105,265,648	93,291,000	2612	+ 180
2,433	Bourbon-Agricultural Deposit B&T Co, Paris, Ky.	105,222,112	110,887,499	2135	
2,434	Bank of O'Fallon, O'Fallon, Ill.	105,193,000	94,224,000	2579	+ 145
2,435	Berlin City Bank, Berlin, N.H.	105,191,704	92,662,400	2632	+ 197
2,436	First Security Bank, Hillsboro, Ohio	105,187,131	87,266,137	2809	+ 373
2,437	Texas Commerce Bank-New Braunfels	105,133,444	89,309,528	2730	+ 293
2,438	Citizens State Bank, New Castle, Ind.	105,111,974	100,068,219	2426	
2,439	Bank IV Emporia NA, Emporia, Kan.	105,108,237	101,847,426	2365	
2,440	Bank of San Antonio, San Antonio, Tex.	105,088,000	92,054,825	2647	+ 207
2,441	First Security Bank, Ionia, Mich.	105,060,161	101,143,000	2401	
2,442	Newton Trust Co., Newton, N.J.	105,058,941	95,564,913	2549	+ 107
2,443	Marine Bank Southwest NA, Elkhorn, Wis.	105,027,287	60,284,000	4246	+1803
2,444	United Missouri Bank So., Kansas City, Mo.	105,017,771	98,141,706	2494	+50
2,445	Bank of Homewood, Homewood, Ill.	104,961,951	98,707,810	2473	+28
2,446	Cashmere Valley Bank, Cashmere, Wash.	104,937,254	95,016,306	2560	+ 114
2,447	New Iberia National Bank, New Iberia, La.	104,923,873	103,004,486	2337	
2,448	Farmers-Citizens Bank, Salem, Ind.	104,879,812	94,258,000	2577	+ 129
2,449	First National Bank, Cleburne, Tex.	104,879,000	105,317,000	2279	
2,450	Security National Bank, Enid, Okla.	104,871,000	138,550,315	1665	
2,451	First National Bank, Stillwater, Minn.	104,846,000	99,638,000	2444	
2,452	First National Bank & Trust Co., Rockwood, Tenn.	104,818,000	99,756,000	2438	
2,453	Pan American Bank of Tampa NA, Tampa, Fla.	104,816,000	117,683,703	1985	
2,454	National Bank, La Jolla, Calif.	104,721,000	69,437,000	3644	+1190
2,455	First National Bank, Hereford, Tex.	104,720,649	106,571,907	2245	
2,456	National Bank, Ypsilanti, Mich.	104,718,269	85,500,182	2867	+ 411
2,457	First National Bank, De Kalb, Ill.	104,715,457	92,594,643	2634	+ 177
2,458	Bank of Whitesburg, Whitesburg, Ky.	104,698,702	97,902,045	2496	+38
2,459	State Bank, Standish, Mich.	104,685,574	94,225,611	2578	+ 119
2,460	Norwest Bank Marshall NA, Marshall, Minn.	104,642,388	103,703,573	2319	
2,461	First Wisconsin Bank, Wauwatosa, Wis.	104,605,000	91,937,000	2651	+ 190
2,462	Mount Greenwood Bank, Chicago, Ill.	104,598,190	97,617,942	2503	+41
2,463	Norwest Bank Owatonna NA, Owatonna, Minn.	104,582,000	120,470,000	1980	
2,464	Farmers & Merchants Bank, Huron, S.D.	104,560,000	96,272,201	2535	+71
2,465	First National Bank, Chicago Heights, Ill.	104,546,162	101,096,163	2404	
2,466	Peoples B&T Co. of St. Bernard, Chalmette, La.	104,535,450	99,419,218	2450	
2,467	Centerre Bank of Springfield, Springfield, Mo.	104,523,000	104,426,000	2301	
2,468	Texas Commerce Bank-Hillcrest, Dallas, Tex.	104,501,000	113,175,000	2081	
2,469	Citizens State Bank, Shawano, Wis.	104,455,000	99,734,000	2439	
2,470	Far East National Bank, Los Angeles, Calif.	104,429,000	78,048,000	3190	+ 720
2,471	Jefferson Bank, Jefferson City, Mo.	104,403,618	94,873,781	2565	+94
2,472	Bank of Southside Virginia, Carson, Va.	104,387,341	96,139,055	2539	+67
2,473	First Bank, Colonia, N.J.	104,369,000	110,044,000	2160	
2,474	Bank of Oklahoma-Mercantile Center, Tulsa, Okla.	104,307,000	104,553,000	2295	
2,475	Texas Commerce Bank-Lakeside, Houston, Tex.	104,240,716	104,010,193	2310	
2,476	First Bank & Trust Co., Mechanicsburg, Pa.	104,236,037	96,270,163	2537	+61
2,477	Commerce Union Bank, Greeneville, Tenn.	104,235,117	113,793,917	2068	
2,478	United Security Bank, Thomasville, Ala.	104,187,130	67,029,641	3788	+1310
2,479	First Nat'l Bank of Loudon Cty., Lenoir City, Tenn.	104,183,865	91,965,942	2650	+ 171
2,480	Home National Bank, Arkansas City, Kan.	104,178,000	100,071,914	2425	
2,481	First Nat'l Bank of Randolph Cty., Asheboro, N.C.	104,169,180	93,940,934	2589	+ 108
2,482	First Midwest Bank/Morris NA, Morris, Ill.	104,165,772	97,405,304	2509	+27
2,483	Lindell Trust Co., St. Louis, Mo.	104,145,985	103,837,000	2315	
2,484	State Bank, East Moline, Ill.	104,143,632	93,975,153	2588	+ 104
2,485	First American Bank & Trust, Vacherie, La.	104,048,000	95,434,000	2552	+67
2,486	First Bank, Ceredo, W. Va.	104,043,324	97,142,023	2520	+34
2,487	Lamesa National Bank, Lamesa, Tex.	104,042,059	99,955,969	2429	
2,488	Barnett Bank of Lake Okeechobee, Okeechobee, Fla.	104,011,956	86,626,069	2831	+ 343
2,489	Minotola National Bank, Vineland, N.J.	103,987,732	87,362,000	2804	+ 315
2,490	Citizens National Bank, Elkins, W. Va.	103,957,000	98,312,000	2484	
2,491	Security Bank, Corinth, Miss.	103,936,267	94,186,000	2580	+89
2,492	Great American Bank, Los Angeles, Calif.	103,919,390	101,553,000	2382	
2,493	Glendale National Bank, Voorhees Twp., N.J.	103,915,000	84,685,640	2905	+ 412
2,494	Kilgore First National Bank, Kilgore, Tex.	103,862,309	106,211,377	2259	
2,495	First Bankers of Florida NA, Cape Canaveral, Fla.	103,810,752	99,227,696	2452	
2,496	Bank of Burlington, Burlington, Wis.	103,777,000	95,377,000	2554	+58
2,497	Bank of Loleta, Eureka, Calif.	103,758,675	94,857,282	2566	+69
2,498	Farmers & Merchants B & T, Watertown, S.D.	103,721,000	97,803,000	2500	+ 2
2,499	Colonial Bank, Greenville, Tex.	103,704,569	92,948,029	2619	+ 120
2,500	American Bank, Norco, La.	103,699,000	105,377,000	2276	

American Banker

MORTGAGE BANKING REVIEW — PAGE 15

The Daily Financial Services Ne

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TODAY

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John Rousselot

Pages 40-41

INSIDER STATUS: The insider status of the deregulation-minded National Council of Savings Institutions was enhanced when former Republican Congressman John Rousselot was appointed to preside over the trade group's staff... 41

BRIEFING: A back-door approach... 40

CAPITAL PEOPLE: Deputy comptrollers of the currency... 40

newsmonday

WEEKLY REVIEW AND OUTLOOK — Pull Out Section Starting on Page 7

Index of the Week's Top Stories... 42

PEOPLE

William H. Nock 3d is a rarity in South Carolina banking... 39

TOO FAR: A court said the Comptroller went too far in one case... 2

INTERNATIONAL BRIEFING: Direct marketing in Europe... 2

COMMINGLED FUNDS: A court ruled that Connecticut Bank & Trust Co.'s sale of commingled funds for IRAs does not violate Glass-Steagall ... 2

HAWKEYE PLAN: Hawkeye Bancorp. wants help from the FDIC... 3

BANKING TRENDS: Why some reap profits when thrifts go public... 4

OVERVIEW: Inflationary fires?... 4

BACK PAGE: Carteret Savings Bank has an East Coast goal... 48

In the News... 3

News About Thrifts... 14

Step by Step

Many parties vie for a piece of the action between the time a mortgage is originated and when it comes to its final resting place. For a step-by-step look at the modern mortgage process, please turn to today's feature section, which begins on page... 15

GMAC's Infant Affiliate Is No. 1 In Mortgage Servicing – for Now

By L. MICHAEL CACACE

NEW YORK — GMAC Mortgage Co., Philadelphia, the year-old subsidiary of General Motors Acceptance Corp., has surpassed the perennial leader, Lomas & Nettleton Financial Corp., Dallas, as the top mortgage servicing firm in the nation. But its reign may be short-lived.

GMAC Mortgage had $20.35 billion in mortgages serviced for others on Dec. 31, 1985, up 5.2% from $19.34 billion on June 30, 1985, when it ranked second. GMAC Mortgage began operations in the first quarter of 1985. In March 1985, it acquired the $11.1 billion servicing portfolio of Norwest Mortgage Inc., Minneapolis, from Norwest Corp.; and in April 1985, it acquired the $7.4 billion portfolio of Colonial Mortgage Co., Philadelphia, from CoreStates Financial Corp.

Top 100 Mortgage Servicers Tables Starting on Page 26

Lomas & Nettleton — which had ranked as the top firm in the field for 17 consecutive years, since the *American Banker* began ranking mortgage companies and banks in 1968 — had $19.72 billion in servicing on Dec. 31. Its yearend servicing was down 2.6% from $20.25 billion on June 30, but it was up 11.9%, from the yearend 1984 total of $17.63 billion.

However, Lomas & Nettleton has contracted to buy the $2.94 billion servicing portfolio of First Security Realty Services, Salt Lake City — the nation's 47th largest mortgage company — from First Security Corp. When this portfolio is placed on the books of Lomas & Nettleton, it will have approximately $22.7 billion in servicing.

According to a spokesman for GMAC Mortgage, its servicing portfolio had grown to approximately $21.5 billion at the end of April. Thus, Lomas & Nettleton may quickly regain its No. 1 ranking in the very near future.

These are some of the findings of the *American Banker's* annual survey of the top 100 firms in mortgage servicing among commercial banks and mortgage companies. The survey is based on permanent real estate mortgages serviced for others on Dec. 31, 1985. Mortgages owned by the institution, as well as forward commitments, home improvement loans, and all temporary financing such as construction and de-

➼ Servicing: Page 46

Refinancings May Hurt Big Firms, Aid Small Ones

NEW YORK — Mortgage refinancings — which began to surge as interest rates dropped sharply over the first quarter of 1986 — may result in substantial losses of servicing volume for some of the large firms that have aggressively purchased mortgage servicing assets within the past year and a half.

By the same token, smaller mortgage companies with a strong capacity to originate mortgage loans will likely prosper this year.

This forecast was drawn from the *American Banker's* annual survey of the top 100 servicers.

Several of the larger mortgage servicers said that mortgage refinancings currently are accounting for almost 50% of all new loan applications. Thus, the refinancings are causing the originations portion of the business to boom. But at the same time, they are causing problems for some of the large servicers.

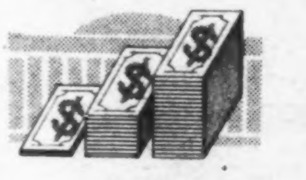
➼ Refinancing: Page 47

Chinese Wall Plan Emerging At Bank Board

Would Allow Purchase of S&Ls By Firms with Securities Units

By NINA EASTON

WASHINGTON — The Federal Home Loan Bank Board's prohibition against thrift affiliations with securities firms is cracking — but just a bit.


Thrifts

The agency's staff has devised a plan for a Chinese wall — separating the securities activities of a company from the thrift — to alleviate the agency's concerns about potential conflicts of interest that could arise from these sorts of affiliations.

In addition, Bank Board Chairman Edwin J. Gray has been sending out signals that he is ready to entertain requests from financial services firms with securities arms to acquire failed thrifts. What he has in mind, he said, are acquisitions by insurance companies that already own small securities operations.

"It's just experimental," Mr. Gray said in a brief interview last week. "We're going at a very slow crawl at first."

But the Reagan administration is hoping that this will be a first step toward a policy reversal at the Bank Board to permit major financial supermarkets that also underwrite securities to purchase troubled savings and loans. In past months, officials from a number of diversified firms have quietly brought their case before the Treasury Department.

And Treasury officials now believe that these broad financial service firms — more surely than Wall Street's in-

➼ Chinese Wall: Page 36

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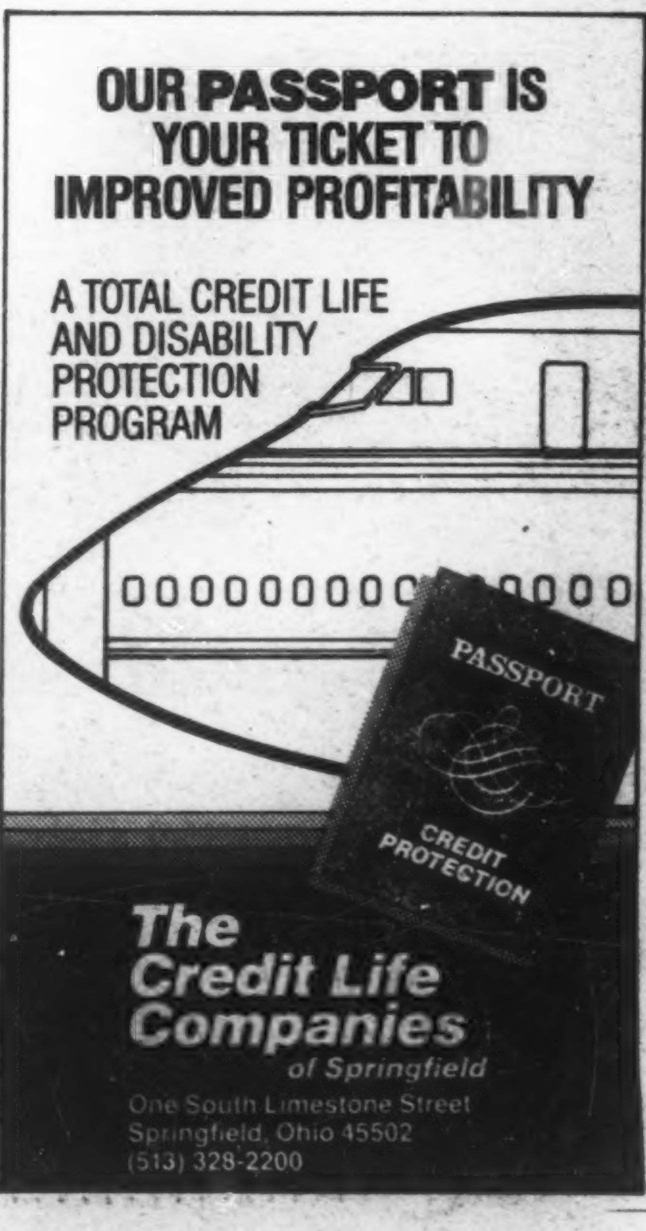
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Top 100 Mortgage Servicers

Among Banks and Mortgage Companies
Based on Volume of Permanent Mortgages Serviced on December 31, 1985

Compiled by American Banker Copyright 1986

Rank 1985	Name of Firm and Headquarters City	Dollar Volume of Mortgages Serviced (Thousands of Dollars) 12/31/85	12/31/84	Rank 1984	Gain in Rank	Number of Mortgages Serviced 12/31/85	12/31/84	Number of Investors Excluding GNMA Pools 12/31/85	12/31/84	Number of GNMA Pools 12/31/85	12/31/84	Year Opened
1	GMAC Mortgage Co., Philadelphia	20,353,026,000	....	...		340,729	....	1,275	....	1,691	....	1985
2	Lomas & Nettleton Financial Corp., Dallas	19,719,558,301	17,627,475,761	1		660,365	632,374	890	895	2,720	2,037	1894
3	Manufacturers Hanover Mortgage Corp., Farmington Hills, Mich.	14,899,391,000	11,917,350,000	2		371,403	329,253	544	533	3,488	2,523	1946
4	Citicorp Homeowners Services, Inc., St. Louis, Mo.	11,901,379,578	6,912,295,708	9	+5	197,340	138,199	267	252	1,045	595	1982
5	Metmor Financial, Inc., Los Angeles	11,332,238,624	8,634,012,034	5		251,569	206,997	618	332	2,252	1,122	1910
6	Weyerhaeuser Mortgage Co., Los Angeles	9,843,880,614	8,844,819,115	4		188,210	182,030	474	395	2,299	2,108	1955
7	Commonwealth Mortgage Corp., Houston	9,186,375,433	6,836,825,259	11	+4	226,052	161,950	655	640	2,962	1,270	1955
8	First Interstate Mortgage Co., Pasadena, Calif.	8,517,171,313	7,576,979,315	7		101,289	78,347	582	363	508	5	1971
9	Cameron-Brown Co., Charlotte, N.C.	8,220,724,000	6,619,604,269	12	+3	172,890	154,995	400	381	1,200	797	1946
10	Fleet Mortgage Corp., Milwaukee, Wis.	7,815,861,000	7,794,606,000	6		246,511	264,720	786	823	2,183	2,178	1921
11	Goldome Realty Credit Corp., Buffalo, N.Y.	7,058,943,044	6,036,416,772	14	+3	143,799	127,447	328	227	538	122	1983
12	Kissell Co., Springfield, Ohio	6,717,454,000	6,878,485,000	10		222,191	235,681	425	437	903	628	1884
13	Sovran Mortgage Corp., Richmond	6,592,904,632	5,872,833,000	15	+2	162,356	154,568	265	267	1,327	1,103	1983
14	Anchor Mortgage Services, Inc., Wayne, N.J.	6,544,958,917	6,520,240,159	13		137,477	140,383	195	196	587	580	1973
15	Chemical Mortgage Corp., Columbus, Ohio	6,361,797,000	5,578,406,306	17	+2	91,618	79,952	250	188	730	694	1946
16	Imco Realty Services Inc., Santa Rosa, Calif.	6,185,989,289	3,107,858,969	35	+ 19	130,859	75,889	260	338	338	299	1973
17	Alliance Mortgage Co., Jacksonville, Fla.	6,037,022,576	5,136,174,183	19	+2	122,358	107,651	217	231	1,716	1,343	1960
18	Allstate Enterprises Mortgage Corp., Lincolnshire, Ill.	6,035,000,000	2,385,343,000	54	+ 36	123,000	62,910	230	170	356	393	1962
19	BancPlus Mortgage Corp., San Antonio, Tex.	6,000,991,115	5,842,638,949	16		137,965	138,501	305	303	1,949	1,701	1923
20	Stockton, Whatley, Davin & Co., Jacksonville, Fla.	5,198,000,000	4,880,664,040	21	+1	140,000	134,627	290	312	600	474	1884
21	Bowest Corp., La Jolla, Calif.	5,162,484,635	4,417,215,671	23	+2	99,195	87,661	262	171	373	399	1971
22	Colwell Financial Corp., Los Angeles	5,123,178,355	5,009,088,078	20		173,494	172,513	486	560	2,196	1,474	1947
23	Talman Home Mortgage Corp., Chicago	4,986,969,458	5,165,945,005	18		137,547	144,397	165	159	455	431	1981
24	New York Guardian Mortgagee Corp., Hempstead, N.Y.	4,872,880,350	4,241,817,099	24		106,636	94,884	22	28	3,059	2,273	1976
25	Shearson Lehman Mortgage Corp., Irvine, Calif.	4,829,972,000	4,874,965,395	22		94,825	96,272	451	381	959	925	1946
26	Bright Mortgage Co., Dallas	4,750,000,000	3,357,800,000	31	+5	126,000	87,918	295	286	780	454	1924
27	Rainier Financial Services Co., Seattle	4,686,277,777	4,166,718,000	25		93,598	90,227	167	189	973	2	1943
28	Fleet Real Estate Funding Corp., Columbia, S.C.	4,567,206,000	3,695,258,000	28		129,284	107,887	236	227	982	936	1930
29	Pacific First Mortgage Corp., Walnut Creek, Calif.	4,538,443,000	3,017,460,000	38	+9	107,253	76,892	197	130	650	548	1955
30	Waterfield Mortgage Co., Inc., Fort Wayne, Ind.	4,500,000,000	3,600,000,000	30		128,000	110,000	125	150	1,200	894	1928
31	Southeast Mortgage Co., Miami	4,000,200,000	3,803,000,000	27		71,504	72,700	337	345	721	637	1970
32	Reilly Mortgage Group, Inc., Washington, D.C.	3,986,901,358	3,631,986,357	29		1,265	1,070	91	65	5	7	1976
33	Seafirst Mortgage Corp., Seattle	3,800,000,000	3,287,292,000	33		72,000	76,977	344	359	206	114	1924
34	Knutson Mortgage & Financial Corp., Minneapolis	3,773,326,233	1,783,967,378	69	+ 35	72,859	44,039	171	112	655	562	1954
35	Lincoln Service Corp., Owensboro, Ky.	3,752,827,235	3,146,985,424	34		61,413	53,573	129	122	655	8,145	1976
36	B.F. Saul Co., Chevy Chase, Md.	3,641,124,748	3,022,195,420	37	+1	26,937	25,600	84	75	188	104	1892
37	Mortgage & Trust, Inc., Houston	3,614,247,237	3,082,899,452	36		88,276	82,906	311	328	938	659	1946
38	J.I. Kislak Mortgage Service Corp., Miami	3,500,385,066	2,605,724,735	44	+6	125,733	93,803	283	198	408	427	1953
39	Troy & Nichols, Inc., Monroe, La.	3,482,690,175	2,596,000,000	45	+6	107,759	100,000	294	270	826	613	1947
40	Mellon Financial Services Corp. #8, Cleveland	3,415,913,000	1,082,011,436	115	+ 75	71,516	22,674	150	76	787	264	1945
41	Meritor Mortgage Corp.-West, Orange, Calif.	3,200,000,000	3,000,000,000	39r		59,000	N.A.	150	N.A.	450	N.A.	1984
42	Coldwell Banker Real Estate Fin. Ser., El Segundo, Calif.	3,169,570,749	2,800,000,000	41		6,324	7,046	19	21	0	0	1972
43	Crocker Mortgage Co., Inc., San Diego, Calif.	3,125,594,034	3,300,000,000	32		49,615	51,994	93	65	2	2	1979
44	Merrill Lynch Mortgage Corp., Stamford, Conn.	3,125,056,989	2,467,200,000	49	+5	84,372	71,527	123	134	487	233	1972
45	Security Pacific Mortgage Corp., Denver	3,052,049,918	4,127,944,782	26		52,307	78,600	376	409	633	816	1924
46	Paine Webber Mortgage Finance, Inc., Columbia, Md.	3,036,678,715	2,317,000,000	57	+ 11	30,644	26,222	80	79	470	319	1939
47	First Security Realty Services Corp., Salt Lake City	2,936,349,183	2,994,112,000	39		65,536	78,020	299	419	656	649	1892
48	Chase Home Mortgage Corp., Montvale, N.J.	2,932,531,000	2,343,354,000	56	+8	68,466	59,507	56	70	233	170	1980
49	Lumbermen's Investment Corp., Austin, Tex.	2,927,758,349	2,665,291,498	42		80,515	80,587	202	205	690	611	1954
50	Commonwealth Western Mortgage Corp., Portland, Ore.	2,867,978,000	2,896,297,000	40		65,728	66,555	189	201	1,020	1,075	1936
51	American General Mortgage Corp., Houston	2,818,359,517	2,417,894,895	52	+1	28,991	19,666	58	56	5	3	1939
52	Meritor Mortgage Corp.-East, Philadelphia	2,718,779,000	1,856,346,346	66	+ 14	84,673	62,464	353	252	368	327	1942
53	Foster Mortgage Corp., Fort Worth, Tex.	2,697,580,415	2,500,000,000	47		44,556	45,051	215	297	301	307	1938
54	ICM Mortgage Corp., Englewood, Colo.	2,655,149,000	2,434,181,000	51		40,036	37,416	30	19	925	614	1972
55	Equitable Mortgage Resource Inc., Clearwater, Fla.	2,622,682,066	1,730,152,396	74	+ 19	74,460	61,041	133	44	681	375	1968
56	Mortgage Investment Co. of El Paso, Tex.	2,592,272,754	2,436,136,515	50		67,821	68,816	149	128	903	772	1920
57	Midland Mortgage Co., Oklahoma City	2,427,621,563	2,610,304,105	43		103,467	79,027	145	140	428	415	1950
58	Citicorp Real Estate, Inc., New York	2,363,459,756	2,400,000,000	53		1,158	N.A.	31	N.A.	58	N.A.	1976
59	Gilldorn Mortgage Midwest Corp., Schaumburg, Ill.	2,306,017,892	2,371,436,385	55		68,500	70,796	252	248	375	372	1926
60	Old Stone Mortgage Corp., Seattle	2,276,418,000	2,177,374,144	58		63,718	63,983	225	170	443	420	1932
61	Latimer & Buck, Inc., Philadelphia	2,248,800,000	2,154,327,783	60		30,700	33,590	40	40	0	0	1952
62	Wachovia Mortgage Co., Winston-Salem, N.C.	2,197,456,947	2,030,625,142	63	+1	49,401	47,882	140	130	357	325	1968
63	Dorman & Wilson, Inc., White Plains, N.Y.	2,131,353,000	1,531,160,000	85	+ 22	1,621	1,753	0	14	0	0	1937
64	Barnett Mortgage Company, Jacksonville, Fla.	2,122,000,000	1,616,932,472	80	+ 16	49,000	43,038	140	145	0	273	1948
65	Mortgage Corporation of the South, Birmingham, Ala.	2,092,892,323	1,737,370,767	73	+8	78,763	65,296	284	299	455	363	1946
66	AmSouth Mortgage Co., Inc., Birmingham, Ala.	2,072,860,089	2,030,691,303	62		64,476	64,450	191	136	761	635	1946
67	ARCS Mortgage, Inc., Canoga Park, Calif.	2,070,961,405	1,673,754,527	76	+9	37,274	29,147	66	77	318	246	1971
68	Guild Mortgage Co., San Diego, Calif.	2,053,908,877	1,744,123,847	71	+3	34,192	30,701	89	74	412	327	1960
69	United Virginia Mortgage Corp., Richmond	2,051,803,000	1,929,366,000	64		55,202	54,565	279	277	390	322	1927
70	Collateral Investment Co., Birmingham, Ala.	2,027,969,205	1,783,069,241	70		66,055	63,184	117	110	465	396	1933
71	Charles F. Curry & Co., Kansas City, Mo.	2,020,000,000	1,910,538,000	65		55,000	56,588	41	31	980	800	1928
72	Ryan Financial Services, Inc., Pittsburgh	2,012,842,353	1,805,564,473	67		37,145	34,961	116	111	572	491	1970
73	North American Mortgage Co., Houston	1,962,618,526	2,156,944,488	59		25,006	31,275	263	269	51	159	1968
74	Independence One Mortgage Corp., Southfield, Mich.	1,886,083,000	599,688,553	168	+ 94	53,624	19,625	181	62	176	155	1970
75	American Mortgage Co., Houston	1,868,686,598	1,739,071,704	72		34,813	33,387	182	211	335	267	1953
76	NBD Mortgage Co., Troy, Mich.	1,860,833,194	1,489,112,000	88	+ 12	64,231	51,000	123	102	219	158	1973
77	National Mortgage Co., Memphis, Tenn.	1,855,185,805	1,461,383,397	89	+ 12	73,220	63,415	92	92	395	352	1951
78	Margaretten & Company, Inc., Perth Amboy, N.J.	1,847,000,000	1,566,000,000	83	+5	35,427	31,159	70	61	386	276	1909
79	FBS Mortgage Corp., St. Paul, Minn.	1,843,992,265	2,498,107,000	48		41,361	45,700	225	250	345	366	1968
80	Genstar Mortgage Corp., Glendale, Calif.	1,833,921,000	2,550,580,000	46		59,001	61,688	139	154	190	15	1910
81	Murray Mortgage Co., Dallas	1,822,639,850	1,422,725,295	92	+ 11	42,336	28,185	170	150	265	250	1908
82	U.S. Bancorp Mortgage Co., Portland, Ore.	1,803,021,432	1,642,074,854	78		41,815	35,739	123	N.A.	317	N.A.	1967
83	CalFed Mortgage Co., Los Angeles	1,780,075,944	1,666,140,589	77		25,303	26,189	50	51	250	240	1973
84	Mellon Financial Services Corp. #7, Metairie, La.	1,765,985,799	1,383,413,552	94	+ 10	37,297	31,751	56	54	441	264	1958
85	Countrywide Funding Corp., Inc., Pasadena, Calif.	1,754,000,000	1,624,967,360	79		35,000	33,125	77	57	3	230	1969
86	Standard Mortgage Corp., New Orleans, La.	1,751,650,000	1,572,327,100	82		28,121	28,639	104	79	105	89	1964
87	Western Mortgage Loan Corp., Ogden, Utah	1,706,685,000	1,420,933,000	93	+6	28,810	25,360	32	41	623	491	1951
88	Ryan Mortgage Co., Arlington, Tex.	1,684,354,467	1,552,608,503	84		25,174	26,141	150	127	187	184	1945
89	First Alabama Real Estate Financing, Inc., Montgomery	1,658,676,000	1,606,736,000	81		43,655	43,836	170	147	377	348	1946
90	North Central Financial Corp., Dayton, Ohio	1,636,354,642	1,311,992,879	97	+7	45,730	41,883	84	70	400	256	1955
91	Meritor Mortgage Corp.-Central, St. Paul, Minn.	1,612,240,000	1,332,000,000	96	+5	39,400	36,750	219	215	314	296	1940
92	Weaver Bros., Inc., Chevy Chase, Md.	1,600,110,000	1,496,277,000	87		31,916	31,403	56	56	293	250	1888
93	Nowlin Mortgage Co., Fort Worth, Tex.	1,600,000,000	1,503,977,000	86		26,000	25,400	282	270	210	184	1954
94	RIHT Mortgage Corp., Charlotte, N.C.	1,501,164,000	1,441,247,620	91		29,827	29,507	67	69	499	396	1982
95	Cenlar Capital Corp., Pennington, N.J.	1,494,695,599	843,653,666	137	+ 42	35,820	20,533	150	110	415	150	1958
96	Federated Financial Corp., Atlanta	1,486,661,000	N.A.	...		26,537	N.A.	32	N.A.	670	N.A.	1977
97	CFS Mortgage Corp., Omaha, Neb.	1,481,126,891	N.A.	...		36,931	N.A.	55	N.A.	133	N.A.	1983
98	Firstier Mortgage Co., Omaha, Neb.	1,414,099,256	932,400,482	126	+ 28	20,109	15,304	62	96	372	229	1972
99	L.J. Melody & Co., Houston	1,406,150,348	1,212,338,106	103	+4	168	159	8	13	0	0	1978
100	Colonial Mortgage Co., Montgomery, Ala.	1,404,793,899	1,114,142,426	110	+ 10	43,734	37,465	88	92	460	332	1966

Based on permanent real estate mortgages serviced for others. Excludes mortgages owned by the institution, as well as forward commitments, home improvement loans and all temporary financing, such as construction and development loans. In the case of banks, servicing for the trust department and servicing by the bank's subsidiary mortgage companies with their own legal identity also are excluded. (r)—Rank company would have had, if data were received in time for the tabulation.

Ownership of the Top 100 Mortgage Servicers

The Names of Parent Companies

Compiled by **American Banker** Copyright 1986

Rank 1985	Name of Mortgage Servicer	Name of Parent Company
1	**GMAC Mortgage Co.,** Philadelphia	General Motors Acceptance Corp., Detroit
3	**Manufacturers Hanover Mortgage Corp.,** Farmington Hills, Mich.	Manufacturers Hanover Corp., New York, a bank holding company.
4	**Citicorp Homeowners Services, Inc.,** St. Louis, Mo.	Citicorp, New York a bank holding company.
5	**Metmor Financial, Inc.,** Los Angeles	Metropolitan Life Insurance Co., New York
6	**Weyerhaeuser Mortgage Co.,** Los Angeles	Weyerhaeuser Co., Tacoma, Wash.
7	**Commonwealth Mortgage Corp.,** Houston	Commonwealth Savings Assn., Houston.
8	**First Interstate Mortgage Co.,** Pasadena, Calif.	First Interstate Bancorp., Los Angeles, a bank holding company.
9	**Cameron-Brown Co.,** Charlotte, N.C.	First Union Corp., Charlotte, N.C., a bank holding company.
10	**Fleet Mortgage Corp.,** Milwaukee, Wis.	Fleet Financial Group, Inc., Providence, R.I., a bank holding company.
11	**Goldome Realty Credit Corp.,** Buffalo, N.Y.	Goldome FSB, Buffalo, N.Y.
12	**Kissell Co.,** Springfield, Ohio	PNC Financial Corp., Pittsburgh, a bank holding company.
13	**Sovran Mortgage Corp.,** Richmond	Sovran Financial Corp., Norfolk, Va., a bank holding company.
14	**Anchor Mortgage Services, Inc.,** Wayne, N.J.	Anchor Savings Bank FSB, Northport, N.Y.
15	**Chemical Mortgage Corp.,** Columbus, Ohio	Chemical New York Corp., a bank holding company.
17	**Alliance Mortgage Co.,** Jacksonville, Fla.	Owens-Illinois, Inc., Toledo, Ohio
18	**Allstate Enterprises Mortgage Corp.,** Lincolnshire, Ill.	Sears, Roebuck & Co., Chicago.
19	**BancPlus Mortgage Corp.,** San Antonio, Tex.	BancPlus Savings Assn., Pasadena, Tex.
20	**Stockton, Whatley, Davin & Co.,** Jacksonville, Fla.	Bank of Boston Corp., a bank holding company.
21	**Bowest Corp.,** La Jolla, Calif.	Bowest Holding Corp., San Diego, Calif.
22	**Colwell Financial Corp.,** Los Angeles	Mercury Savings Assn., Wichita Falls, Tex.
23	**Talman Home Mortgage Corp.,** Chicago	Talman Home Federal Savings & Loan Assn., Chicago
24	**New York Guardian Mortgagee Corp.,** Hempstead, N.Y.	Guardian Bank NA, Hempstead, N.Y.
25	**Shearson Lehman Mortgage Corp.,** Irvine, Calif.	Shearson Lehman Bros., Inc., New York
26	**Bright Mortgage Co.,** Dallas	Bright Banc Savings Assn., Dallas
27	**Rainier Financial Services Co.,** Seattle	Rainier Bancorp, Seattle, a bank holding company.
28	**Fleet Real Estate Funding Corp.,** Columbia, S.C.	Fleet Financial Group, Inc., Providence, R.I., a bank holding company.
29	**Pacific First Mortgage Corp.,** Walnut Creek, Calif.	Pacific First Federal Savings Bank, Tacoma, Wash.
31	**Southeast Mortgage Co.,** Miami	Southeast Banking Corp., Miami, a bank holding company.
32	**Reilly Mortgage Group, Inc.,** Washington, D.C.	Perpetual American Bank, FSB, McLean, Va.
33	**Seafirst Mortgage Corp.,** Seattle	BankAmerica Corp., San Francisco, a bank holding company.
34	**Knutson Mortgage & Financial Corp.,** Minneapolis	Home Owners Federal Savings & Loan Assn., Boston
35	**Lincoln Service Corp.,** Owensboro, Ky.	Great Financial Federal Savings & Loan Assn., Louisville, Ky.
37	**Mortgage & Trust, Inc.,** Houston	Mellon Bank Corp., Pittsburgh, a bank holding company.
39	**Troy & Nichols, Inc.,** Monroe, La.	Stockton Savings Assn., Dallas
40	**Mellon Financial Services Corp. #8,** Cleveland	Mellon Bank Corp., Pittsburgh, a bank holding company.
41	**Meritor Mortgage Corp.-West,** Orange, Calif.	Meritor Mortgage Group, a subs. of Meritor Financial Group, Philadelphia.
42	**Coldwell Banker Real Estate Fin. Ser.,** El Segundo, Calif.	Sears, Roebuck & Co., Chicago
43	**Crocker Mortgage Co., Inc.,** San Diego, Calif.	Crocker National Corp., San Francisco, a bank holding company.
44	**Merrill Lynch Mortgage Corp.,** Stamford, Conn.	Merrill Lynch & Co., Inc., New York.
45	**Security Pacific Mortgage Corp.,** Denver	Security Pacific Corp., Los Angeles, a bank holding company.
46	**Paine Webber Mortgage Finance, Inc.,** Columbia, Md.	Paine Webber Group. Inc., New York.
47	**First Security Realty Services Corp.,** Salt Lake City	First Security Corp., Salt Lake City, a bank holding company.
48	**Chase Home Mortgage Corp.,** Montvale, N.J.	Chase Manhattan Corp., New York, a bank holding company.
49	**Lumbermen's Investment Corp.,** Austin, Tex.	Temple-Inland Corp., Diboll, Tex.
50	**Commonwealth Western Mortgage Corp.,** Portland, Ore.	Commonwealth Savings Assn., Houston.
51	**American General Mortgage Corp.,** Houston	American General Corp., Houston.
52	**Meritor Mortgage Corp.-East,** Philadelphia	Meritor Mortgage Group, a subs. of Meritor Financial Group, Philadelphia.
53	**Foster Mortgage Corp.,** Fort Worth, Tex.	Benjamin Frankin Savings Assn., Houston.
54	**ICM Mortgage Corp.,** Englewood, Colo.	Pulte Home Corp., West Bloomfield, Mich.
55	**Equitable Mortgage Resource Inc.,** Clearwater, Fla.	Equitable Life Assurance Society of the U.S., New York
56	**Mortgage Investment Co. of El Paso,** Tex.	Elpor, Inc., Houston
58	**Citicorp Real Estate, Inc.,** New York	Citicorp, New York, a bank holding company.
59	**Gilldorn Mortgage Midwest Corp.,** Schaumburg, Ill.	Enterprise Savings Bank, Chicago.
60	**Old Stone Mortgage Corp.,** Seattle	Old Stone Corp., Providence, R.I., a savings bank holding company.
61	**Latimer & Buck, Inc.,** Philadelphia	Fidelcor, Inc., Philadelphia, a bank holding company.
62	**Wachovia Mortgage Co.,** Winston-Salem, N.C.	First Wachovia Corp., Winston-Salem, N.C., a bank holding company.
64	**Barnett Mortgage Company,** Jacksonville, Fla.	Barnett Banks of Florida, Inc., Jacksonville, a bank holding company.
65	**Mortgage Corporation of the South,** Birmingham, Ala.	Bank of Boston Corp., a bank holding company.
66	**AmSouth Mortgage Co., Inc.,** Birmingham, Ala.	AmSouth Bancorporation, Birmingham, Ala., a bank holding company.
67	**ARCS Mortgage, Inc.,** Canoga Park, Calif.	Bank of New York Co., Inc., a bank holding company.
69	**United Virginia Mortgage Corp.,** Richmond	United Virginia Bankshares, Inc., Richmond, a bank holding company.
72	**Ryan Financial Services, Inc.,** Pittsburgh	Ryan Homes, Inc., Pittsburgh
74	**Independence One Mortgage Corp.,** Southfield, Mich.	Michigan National Corp., Bloomfield Hill, a bank holding company.s
76	**NBD Mortgage Co.,** Troy, Mich.	NBD Bancorp, Inc., Detroit, a bank holding company.
78	**Margaretten & Company, Inc.,** Perth Amboy, N.J.	Berg Enterprises, Inc., Iselin, N.J.
79	**FBS Mortgage Corp.,** St. Paul, Minn.	First Bank System, Inc., Minneapolis, a bank holding company.
80	**Genstar Mortgage Corp.,** Glendale, Calif.	Canada Permanent Mortgage Co., Toronto.
81	**Murray Mortgage Co.,** Dallas	Murray Savings Assn., Dallas
82	**U.S. Bancorp Mortgage Co.,** Portland, Ore.	U.S. Bancorp., Inc., Portland, Ore. a bank holding company.
83	**CalFed Mortgage Co.,** Los Angeles	California Federal Savings & Loan Assn., Los Angeles.
84	**Mellon Financial Services Corp. #7,** Metairie, La.	Mellon Bank Corp., Pittsburgh, a bank holding company.
85	**Countrywide Funding Corp., Inc.,** Pasadena, Calif.	Countryside Credit Industries, Inc., Los Angeles
87	**Western Mortgage Loan Corp.,** Ogden, Utah	United Savings & Loan Assn., Ogden, Utah.
89	**First Alabama Real Estate Financing, Inc.,** Montgomery	First Alabama Bancshares, Inc., Montgomery, a bank holding company.
90	**North Central Financial Corp.,** Dayton, Ohio	Shawmut Corp., Boston, a bank holding company.
91	**Meritor Mortgage Corp.-Central,** St. Paul, Minn.	Meritor Mortgage Group, a subs. of Meritor Financial Group, Philadelphia.
93	**Nowlin Mortgage Co.,** Fort Worth, Tex.	Nowlin Savings Assn., Fort Worth, Tex.
94	**RIHT Mortgage Corp.,** Charlotte, N.C.	Bank of Boston Corp., a bank holding company.
95	**Cenlar Capital Corp.,** Pennington, N.J.	Cenlar Federal Savings Bank, Pennington, N.J.
96	**Federated Financial Corp.,** Atlanta	First Federated Savings Bank, North Palm Beach, Fla.
97	**CFS Mortgage Corp.,** Omaha, Neb.	Commercial Federal Savings & Loan Assn., Omaha, Neb.
98	**Firstier Mortgage Co.,** Omaha, Neb.	Firstier, Inc., Omaha, Neb., a bank holding company.
100	**Colonial Mortgage Co.,** Montgomery, Ala.	Superior Mortgage Co., Montgomery, Ala.